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# INLAND EMPIRE business journal

"NO ONE COVERS INLAND EMPIRE BUSINESS LIKE THE BUSINESS JOURNAL"

VOLUME 2, NUMBER 6

JUNE 28 — JULY 27 1990

ONE DOLLAR

## Medicine at the Mall: Inland Empire Hospital Generating Referrals at Montclair Clinic

A recent visit by a Montclair resident to the mall turned out to be a trip that saved his life.

While scouting shops for bargains and fashions, the resident decided to stop in for a health check at a new type of clinic at the Montclair Plaza called Testing 1-2-3, which opened in mid-June. Doctors ran a few quick tests and sent the resident directly to the emergency room of the local hospital.

The patient, it turned out, had a whopping cholesterol level of 400, more than double the normal range of 100-200. Doctors, who tested him, said the man could have died at any moment.

Ironically, when the shopper walked into the clinic he said he felt fine.

The case illustrates a point medical professionals have long been making. They have suggested that the only way to control escalating health care costs is through preventative medicine. Several hospital administrators who have established such mall clinics as Testing 1-2-3 -- which provides everything from colon cancer tests to mammograms -- said such facilities may provide a partial solution.

### Preventative Medicine

The Testing 1-2-3 clinics are operated by a Woodland Hills firm, E.N. Phillips Co. The company approaches hospitals and offers to operate the clinics, which provide free health screenings. Phillips plans to have 13 clinics operating by late 1991.

At \$15,000 per month, however, the clinics are not cheap. The hospitals must pay for mall space and provide doctors and nurses to staff the facilities. But if the doctors find that a patient is in need of further medical care, they suggest a follow-up office visit or even a trip to the hospital.

That alone, while seemingly a good way for hospitals to drum up business, would hardly warrant a story, except for one fact. Doctors at the clinics have been finding a staggering percentage of people with dangerous health problems.

In two weeks of operation, fully 12 percent of the people screened at the Montclair clinic had dangerously high test results in such areas as cholesterol and blood pressure.

"Fortunately, we have been able to identify potential life-threatening problems and

Please See "Mall" Page 3



San Bernardino County's east valley will lose an estimated \$500 million annually when Norton Air Force Base closes in 1994. Plans are underway to convert the base to civilian use. However, there are obstacles. For example, the entire base runs on one motor and one water meter. For story, see page 16.

## THE CHINA SYNDROME -- INVEST NOW OR HOLD YOUR BREATH

by Professor Marshall H. Shen

Last March, Cal Poly Pomona Professor Marshall Shen gave nine of his students an unusual assignment: write a letter to China's top leaders. With the students' input, Shen, who holds a doctorate in Chinese and Asian affairs which he received at UC Riverside, wrote the letter and sent it to China. He expected little more than a form letter in return.

Instead, Chinese Communist Party General Secretary Jiang Zemin, the country's highest ranking leader next to Deng Xiaoping, sent back a detailed 10-page response. It covered everything from China's official position on the Tian An Men Square massacre to its desire to continue attracting foreign investment.

Shen and his students were invited to the Chinese Consulate in Los Angeles for a well publicized unveiling of the letter. The event was covered by all the local papers and television media. Shen even met privately over lunch with Chinese diplomats and officials to discuss the details of Jiang's letter.

But when the event was over, the media went home, and the incident was all but forgotten. Save for a few quotes, Shen has not spoken publicly about his interpretation of the Chinese leader's response.

We asked Shen to answer the questions: "Should local business leaders begin reinvesting in China? How should they do it?" Following is the response he wrote exclusively for the Business Journal:

Amidst the hoopla surrounding Jiang's unprecedented response to our letter, no mention was made in the American press of China's unmitigated desire for industrialization and modernization. In his letter, the general secretary declared: "Far from rejecting advanced science and technology, modern managerial expertise and the fine cultural fruits created in the capitalist world, we have consistently indicated the need to learn and absorb them."

Please See "China" Page 3

## AQMD Tightens Rules: Will Have Major Impact on Inland Empire Businesses

Over the bitter objections of business, the Air Quality Management District passed a strict new rule that greatly tightens pollution requirements.

The rule, which ushers in a drastic reduction of "emissions reduction credits" companies have accumulated, will have a major impact on Inland Empire businesses. Whether that impact will be positive or negative, however, is a matter of debate.

Inland Empire executives, who strongly opposed the new rule, say it is patently unfair and harmful to business. They say that the new rule is particularly damaging to the Inland Empire because it will deter companies from relocating to San Bernardino and Riverside counties.

AQMD officials contend that quite the opposite of preventing companies from relocating to the Inland Empire, the new rule will help them to do so. The new rule, they say, corrects an inequity in air pollution regulation that has plagued Inland Empire businesses since 1976.

### Pollution Credits

The change in what is called the New Source Review (NSR) rule, or Regulation XIII, involves "emission reduction credits." Companies, which cause air pollution, have to meet AQMD standards for emissions. If they manage to keep their emissions below a certain level, they earn pollution credits.

Companies can, and often do, sell those credits to other firms which have exceeded their pollution limits. In addition, when companies want to relocate more than five miles away from their original location, they may need to spend those credits

Please See "AQMD" Page 3

Inland Empire Region	Median Price	Housing Market % Change In Price from May '89	% Change In Sales from May '89
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Calif.	\$196,094	-2.5%	-11.2%
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Riverside			
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S. Bern.	\$132,951	8.1%	-4.5%
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Source: California Assn. of Realtors

Please See Story Page 5



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Business Community Page 1

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Lockheed officials said their relocation of some operations from Burbank to Georgia was influenced by stiff AQMD standards.

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Hiring a professional appraiser or checking readily available reference sources are good ways to determine the value of your business when you are ready to sell it, says columnist Rick Lamprecht.

## AIRPORT BATTLE

Ontario Wants its  
Airport Back Page 9

Ontario International Airport has been managed by the Los Angeles Department of Airports, which also operates LAX, since 1967. But Ontario officials are battling to regain control of it.

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Knowing the benefits offered by Foreign Trade Zones can save import/export companies big bucks.

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Hotel managers offer 10 steps to follow when setting up an important business meeting.

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As land prices continue to skyrocket, joint ventures -- where a small landowner puts up the property and a large builder develops it -- may provide a good solution.

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Educator Ed Peltz explains how his Ontario school district teaches critical thinking to help students better prepare for entering the working world.

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Since 1988, Small Business Administration loans to Inland Empire businesses have doubled, and will continue to rise as new companies continue to sprout up in the area, says the local SBA director.

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By failing to properly define the target market, public relations and advertising campaigns often fall flat. Here's why.

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Even Air Quality Management District officials support a bill that would make the powerful agency more accountable to business executives and the general public.

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**Mall Cont. From Page 1**

refer the individuals to the appropriate health care provider," said John Rossfeld, chief operating officer of Doctors' Hospital in Montclair, which funds the clinic.

The Montclair clinic, which has been averaging about 200 visitors per week, offers free cholesterol, blood pressure, blood sugar, pregnancy, eye and colon cancer checks and even mammograms.

The first Testing 1-2-3 clinic was established in Palm Springs next to a KMART in 1988. That facility, associated with Desert Hospital, screened 10,000 people in its first six months of operation and referred more than 20 percent of them to doctors or to the hospital.

The Palm Springs clinic also introduced cardiac, glaucoma and skin cancer testing. It recommended to 40 percent of people tested for those ailments that they seek follow up care. And 80 people actually checked into the hospital after being tested.

**Meets Resistance**

The clinics were hardly a hit with doctors at first. Kay Hazen, vice president of marketing for Desert Hospital, told Healthweek Magazine that its doctors were initially against the idea.

"They felt we were indiscriminately screening people and scaring them stiff," Hazen told the magazine, a weekly trade publication. "We had to spend some time jawboning the staff to get them to believe in it."

In Montclair, doctors like the idea of detecting health problems before they become serious, rather than after a life-threatening emergency develops, Rossfeld said.

The hospital plans to use its clinic to offer other health programs such as first aid and CPR classes as well as stop-smoking programs and pain management seminars.

Other Inland Empire hospitals have expressed interest in opening mall clinics, Rossfeld said. And though those clinics would technically be competitors with the Montclair facility, Rossfeld said he would like to see similar clinics operating because they are a better way of providing health care.

With 4000 malls in California, if Rossfeld and others have their way, shoppers throughout the state could be picking up cholesterol charts along with new boots and designer jeans when they visit the mall.

**China Cont. From Page 1**

In addition to his evasive answer to last year's Tian An Men Square tragedy, Jiang made several significant points regarding the return of Hong Kong in 1997 and China's hopes for reunification with Taiwan. The integration of the economies of Hong Kong, Taiwan and China would have a most significant and profound impact on China's industrialization and modernization effort.

Hong Kong and Taiwan are two of the so-called "four dragons" -- an elite group of industrialized states which also include South Korea and Singapore -- that have the most dynamic and prolific economies, outside of Japan, in the Pacific Basin. Were these two economies successfully integrated with the People's Republic, it would be no surprise to find China's industrialization and modernization drive significantly accelerated and dependence on external investment and aid greatly reduced.

With regard to Hong Kong, Jiang stated in no uncertain terms that the Chinese Communist system "will not be practiced in Hong Kong after its return to the motherland in 1997, and its capitalist system and way of life will remain unchanged....laws currently in force...will remain basically unchanged. Its status as an international financial center and free port will be retained...." Jiang went on to state that the Chinese government has institutionalized these points "in legal form, thus providing a firm legal guarantee for the long-term prosperity and stability of Hong Kong."

On Taiwan, Jiang declares that, "we have proposed to address the issue of reunification of Taiwan with the mainland [with] the same formula as used in the settlement of the Hong Kong issue, namely, 'one country, two systems.'" Clearly, the reunification of Hong Kong and Taiwan with the Chinese mainland is extremely desirable. If realizable, it would have major domestic and international implications.

**Invest Now**

If American business has any real interest in investing in China, I think it should immediately start to plan, prepare, and organize for it. What happened in Tian An Men Square last June, as tragic as it was, must be understood from a Chinese perspective. A civil libertarian outlook is not a part of the Chinese cultural tradition. Rejection of the tumultuous and often violent Cultural Revolution, that spanned the '60s and '70s, by current Chinese leaders is not equivalent to an acceptance of the American notion of human rights. Japan, which shares a similar heritage with China, understands this very well. That country is significantly ahead of the United States in its business and economic ties with China. But for historical reasons, Americans still have the advantage.

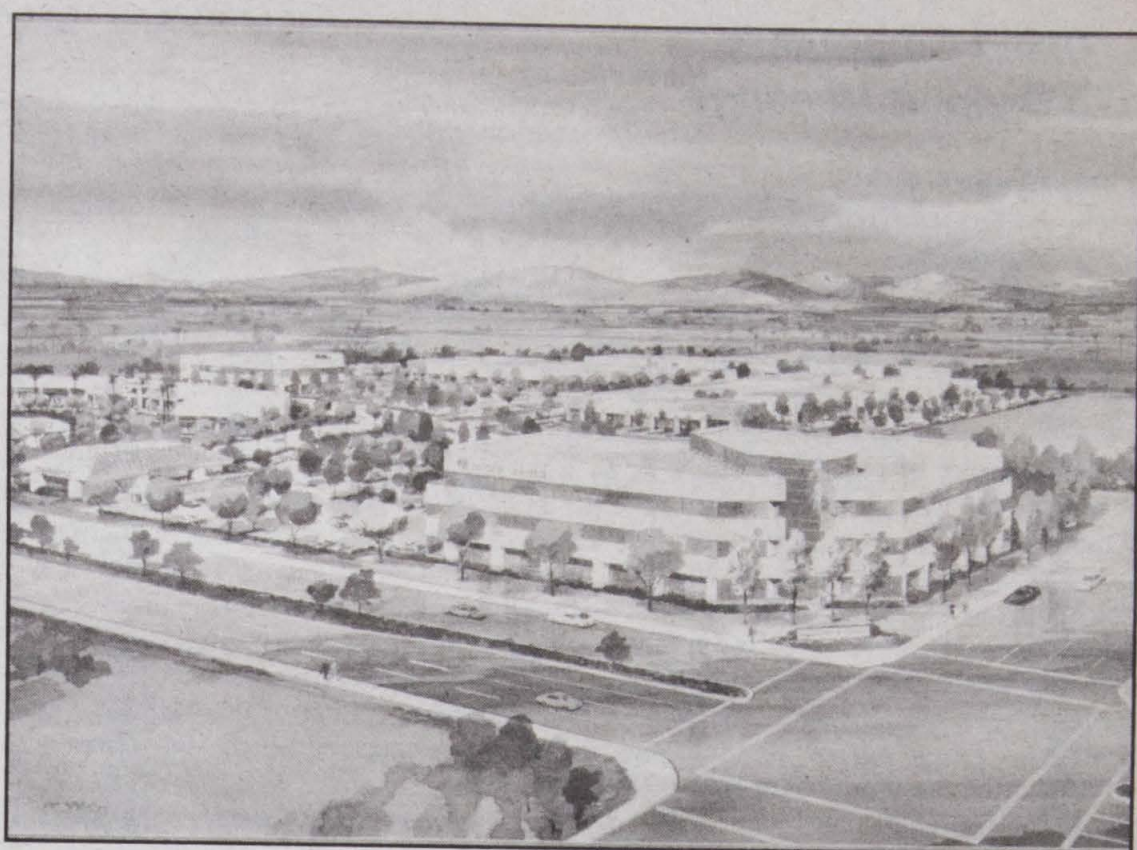
Following are a few key points to bear in mind in developing business and strategic plans for investment in China:

o Chinese appreciate cultivating lasting associations and relationships. Don't go in with the intention of making one-shot deals.

o Recruit cross-cultural professionals, those who are culturally and linguistically both Chinese and American, into your organization.

o The concept of "guanxi" (connections) is paramount in developing relationships with Chinese business people and officials.

o Approach business relations and agreements with the Chinese with an "yi ju liang de," or "win-win," attitude.



**THE KOLL CORPORATE CENTER** — Moreno Valley development will be a \$40 million, 32.8 acre mixed-use project located adjacent to March Air Force Base in the City's CenterPointe Business Park area. Scheduled to break ground September 1990, the first phase of the project has three components: a 135,000-square-foot multi-tenant/industrial building, a 63,000-square-foot office building, and a 26,000-square-foot retail building. The redevelopment project is a joint venture with the city of Moreno Valley, the Koll Co. and the Keith Cos., and will ultimately create 2,000 local jobs.

**AQMD Cont. From Page 1**

to meet AQMD standards.

Until the company accumulates or buys the necessary number of credits, it cannot relocate.

In its ruling on June 28, the AQMD slashed accumulated credits by 80 percent. "Old emission credits [were] developed when pollution laws were much more lax," the agency said in a statement released after the vote.

Business leaders cried foul, saying the agency was changing the rules in the middle of the game.

Inland Empire executives fear the rule change will have a particularly negative impact here.

"We sincerely believe the NSR rule will have a much greater impact on the developing economy of the Inland Empire as opposed to the already mature economies within the L.A. basin," said Steve PonTell, president of the Inland Empire Economic Council.

PonTell testified at the hearing and has followed the AQMD review process regarding the rule, which has dragged on for the last several years. At the request of the *Journal*, PonTell wrote a statement defining his views on Regulation XIII changes.

The AQMD's stated goal in passing the rule is to reduce emissions by five percent, according to the agency statement. That reduction is necessary to offset increased pollution from new businesses that locate in Southern California, the statement added.

However, PonTell said as restrictions are tightened, there will be scant few businesses relocating in Southern California. And that will hurt the Inland Empire, where many of the new businesses would have relocated, he said.

"We know of numerous companies that choose not to locate in the Inland Empire because of the unpredictability of the AQMD," PonTell wrote in his analysis for the *Journal*. One company, Underwriters Laboratory, was considering the Inland Empire and could have brought 1200 jobs to the area, PonTell stated. Instead, Underwriters chose to relocate to Washington State because of strict SCAQMD standards, he added.

Bill Kelly, spokesman for the AQMD, said the rule change actually helps businesses wishing to relocate to the Inland Empire.

"Under the old rule, if you were to move from Long Beach to Riverside, you would have had to accumulate more emissions reduction credits than if you were to move from Long Beach to Torrance," he said. "This change levels the playing field."

Kelly said he could not explain the inequity in the old rule, which was established in 1976, because he did not work for the AQMD at the time.

The AQMD, in its statement, said the new rule is designed to meet federal air-quality standards by the year 2010.

**COMBATING TITLE FRAUD**

With title insurance losses due to fraud and forged title documents exceeding \$250 million annually, the industry is seeking new ways to counter the volatile and alarming problem.

World Title Co., for example, is battling the explosive issue by offering employees cash bounties for uncovering forged and fraudulent documents, while utilizing old time diligence and some basic detective work. "This may sound surprisingly simple and old fashioned, but we train our staff carefully and tell them to be alert and diligent in their work. Then we give them the time, incentive and equipment to do their jobs properly," says Jim Belardi, vice president and manager of operations for the San Bernardino County office of World Title (pictured left).



## Using Computers To Support Meetings

by Lorne Olfman  
Assistant Professor of  
Information Science  
Claremont Graduate School

**I** imagine a dozen managers meeting to decide on a new product. Each manager has a number of ideas that might be successful. The group leader begins to list ideas on a flip chart, and soon has taped two pages to the wall. Then, the group begins to see commonalities in the ideas, and starts to write a revised list on a new flip chart. The leader asks each manager to rank the ideas in terms of potential. The group agrees to meet the next day, after the leader has compiled the vote and flip chart notes.

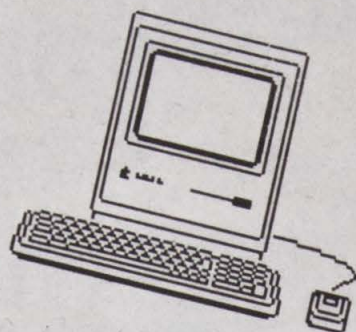
Now imagine this same group using a network of computers instead of cumbersome flip charts. The computers are able to access common software for brainstorming, consolidating ideas and ranking alternatives. Managers sit at keyboards and enter ideas that are displayed on screen. The group leader prints copies of the ideas, and uses the software to immediately edit, consolidate and print a revised list. The group is presented with the revised list, and each executive orders the list to his or her liking. Within seconds, a summary of the rankings is displayed on the screen. Instead of waiting until tomorrow, the group can continue with the new product decision today.

The scenario may sound futuristic, but it is possible now. A facility like the one described above is in operation at the Claremont Graduate School. The CGS decision room was developed under a grant from IBM. It was the brainchild of Professor Paul Gray, the founder of the information science department at CGS. Using IBM PS/2 model 70 computers, and IBM token ring network, public screens and GroupSystems software (by Ventana Corp., Tucson, Ariz.), the decision room can accommodate up to 16 executives.

The data gathered using the software can be analyzed in detail. For example, a ranking of production managers can be compared with those of their marketing counterparts. Or, another ranking process can be quickly carried out to discover how all team members view the importance of a set of ideas. The flexibility of the ranking tool is key for groups involved in decision making.

During most meetings, participants have an ongoing need to search for and analyze data, and refer to other textual and graphical information. To allow group members to participate in meeting functions and at the same time have access to additional information, each work station runs in a Windows environment. Multiple windows can be running a GroupSystems software tool, a spreadsheet and a text processor concurrently. The environment can be preloaded to support a specific meeting, and can be used for ad hoc functions.

Executives, managers, and professionals in most organizations spend many hours in group meetings. A recent survey of executives revealed that, on average, about seven hours a week are dedicated to these types of meetings. Researchers at the Uni-

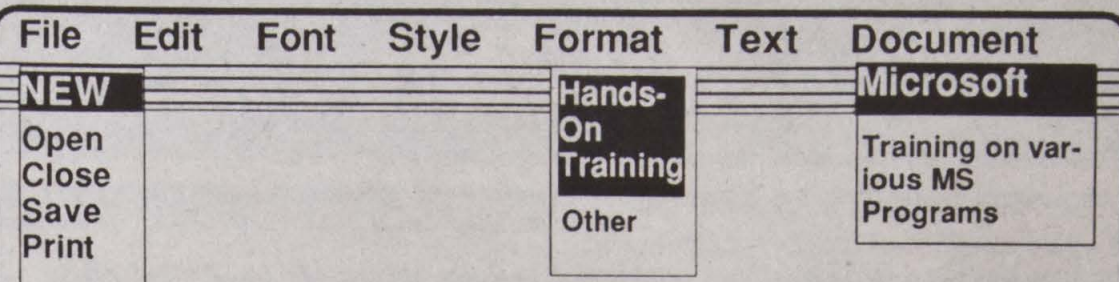


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ings at  
their facility  
(which is similar

to the CGS decision room) report savings of up to 50 percent in meeting time. IBM has installed 18 decision rooms in the United States as a result of joint work with the University of Arizona.

The CGS decision room is located in the academic computing building at CGS and is operated by the information science department.

For information or comments, readers can contact Professor Lorne Olfman at (714) 621-8320.



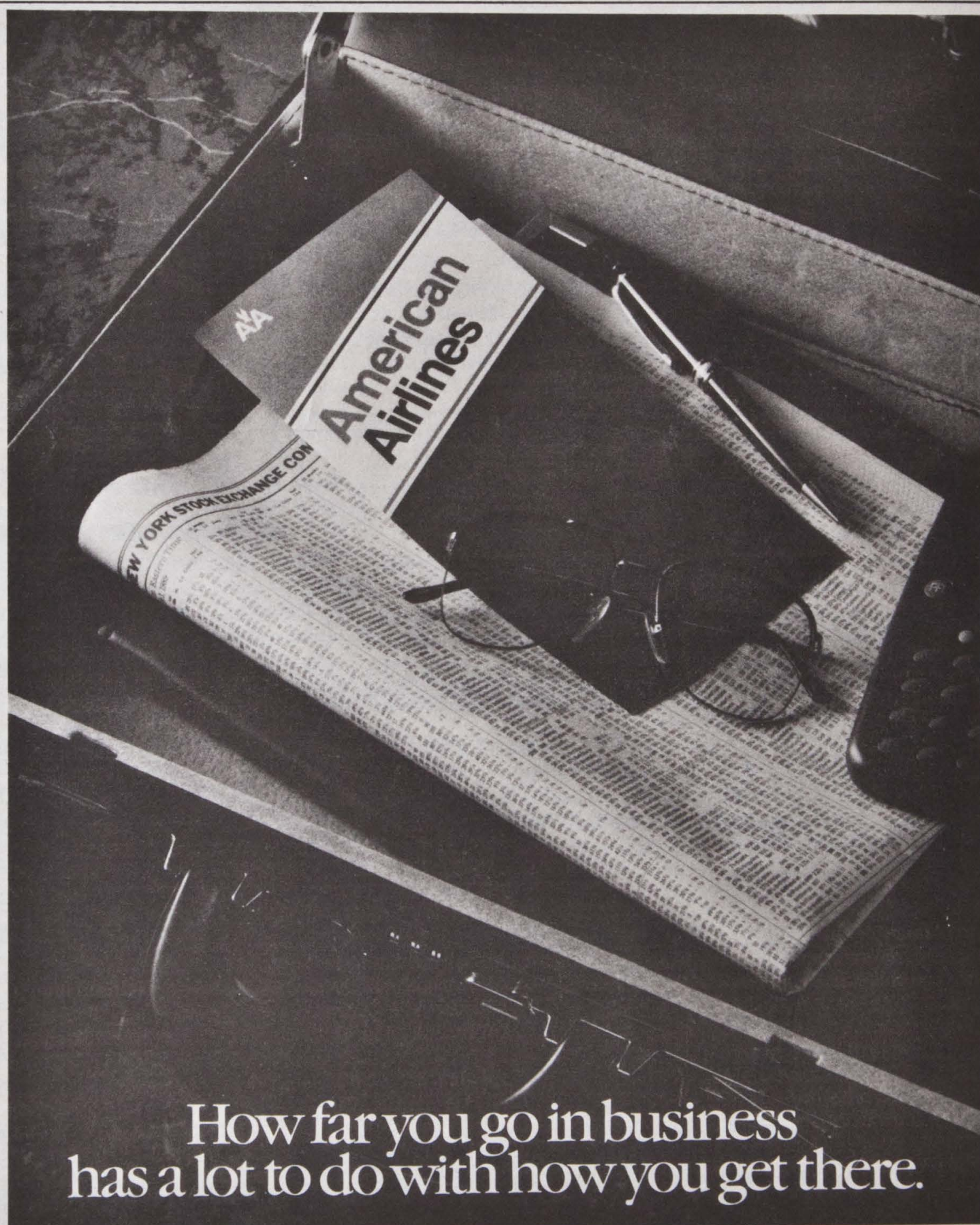
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## Inland Empire Real Estate Market Flattening Out

Mirroring a statewide trend, the Inland Empire real estate market is flattening out, according to Riverside and San Bernardino real estate brokers. But other brokers say the market is doing just fine.

"It's not like last year," said Larry Cabrera, administrator for Help-U-Sell, a real estate company which helps owners sell their homes themselves.

"We're in a position where we're having to sell rather than just take orders," Cabrera added.

John Russo, manager of Help-U-Sell branches in Mira Loma and the city of Riverside agreed with Cabrera. "Last year in [Inland Empire] real estate, [brokers] made money by not working hard. Now they have to hustle."

Just as the state has been experiencing a slowdown in the housing boom, the Inland Empire has also felt the pinch.

At the California Building Industry Association conference in San Francisco in June, real estate brokers from all over the state were talking about the cooling off of the home buying market in California.

And the Inland Empire has not been an exception.

Listings are up 60 percent in the Corona/Norco area, but home sales have dropped 28 percent, according to Ken Calhoon, regional manager of Great Western Real Estate. Though based in Norco, Calhoon is also responsible for

Riverside County, where he said home sales were up 10 percent over last year. However listings in Riverside County have more than doubled since last year, Calhoon added.

"A good indication of the market is that some real estate agents are getting out of the business," Calhoon said.

**"A good indication of the market is that some real estate agents are getting out of the business..."**

Still, the Inland Empire residential real estate picture is hardly bleak, several people in the industry pointed out.

Ira Norris of Upland's INCO Homes said the marketplace is "tough depending on the region." However, Norris reported quick sales for his new Victorville project and continued activity for his other Victor Valley developments.

Joseph Brady, president of Victorville-based BRADCO, said most real estate agents and developers are still very "bullish" about the Inland Empire.

Another broker, based in Riverside, said the Inland Empire is a buyers' market right now. "It has slowed a little," said Marie Hempy, broker/owner of Shelter West Realty, referring to the Inland Empire housing market. "But we don't think the market is going to depreciate."

As evidence, she said one of her agents already has managed to rack up \$2 million in sales this year. Last year her firm sold three \$650,000 homes in Riverside and just sold another recently.

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# The Top Commercial/Industrial Construction Companies Doing Business In The Inland Empire Listed By Number of 1990 Inland Empire Projects

Company Name & Address	Inland Empire Projects	Total Company-wide Projects	Number Licensed Contrtrs.	Headquarters	Specialties	Clients/Projects	Top Local Execs./Title/ & Phone
<b>Yeager Construction</b> 1995 Agua Mansa Riverside, CA 92509	69	125	N/A	Riverside	Heavy Construction Highways	Corona Interchange	Jack Yeager President (714) 684-5360
<b>Fullmer Construction</b> 1725 S. Grove Ontario, CA 91761	25	40	1	Ontario	Concrete Tilt-Ups	North Wanamake Ave. Commc. Bldg. Ontario	Robert Fullmer President (714) 947-9467
<b>Oltman's Construction</b> 10005 Mission Mill Rd. Whittier, CA 90601	25	50	6	Whittier	Office, Medical & Industrial	Pic 'n Save, Rancho Cucamonga, Several Bldgs. for O'Donnell	Robert Holmes Chairman/CEO (213) 948-4242
<b>Prizio &amp; Prizio</b> 16480 Harbor Blvd. #101 Fountain Valley, CA 92708	23	45	2	Fountain Valley	Superflat Concrete Floor Constr., Inds. & Tenant Improv.	Toys 'R Us Bldg., McLachlan Fwy Bus. Cntr. Ontario SDC	David P. Prizio CEO (714) 775-3366
<b>Berry Construction</b> 1921 W. 11th St. Upland, CA 91786	13	28	1	Upland	Commecial, Schools & Hospitals	Reuben S. Ayala H.S. Chino	Dowlton Berry President (714) 985-9661
<b>Birtcher Construction</b> 701 N. Haven #150 Ontario, CA 91764	13	N/A	N/A	Laguna Niguel	Concrete Tilt-Up Highrise Office Retail, R&D & Manfct.	3M West Coast Dist. Center, Ontario	A. Youngquist President (714) 945-2888
<b>Martin J. Jaska, Inc.</b> 10723 Bell Court Rancho Cucamonga, CA 91730	12	17	4	Rancho Cucamonga	Commercial/Indust. all phases	YMCA, Harvey Mudd College, So. Cal Cinemas	Martin Jaska President (714) 941-1500
<b>Riverside Construction</b> 111 N. Main Riverside, CA 92501	12	12	1	Riverside	Infrastructure	California Comm. Center, Ontario	Charles Harmon President (714) 682-8308
<b>G&amp;W Builders</b> 557 Mercury Lane Brea, CA 92621	10	36	1	Brea	Metal Buildings	Michelin Tire Co. Ontario Warehouse (largest rie whs. in U.S.)	Willy Woelk President (714) 529-9935
<b>Koll Construction</b> 3350 Shelby #100 Ontario, CA 91761	10	67	N/A	Newport Beach	Office/Warehouse	Lakeside Tower Project Tri-City San Bernardino	J. Wills President (714) 944-1380
<b>Near Cal Corporation</b> 1230 N. Blue Gum St. Anaheim, CA 92806	10	15	5	Anaheim	Strip Centers Commercial Light Industry	N/A	Jackie Sklar Office Manager (714) 699-7525
<b>Terre Corporation</b> 1530 Consumer Cir. #B Corona, CA 91720	8	10	1	Corona	Industrial Concrete Tilt-Ups	Progressive Wheel Warehouse Riverside	None General Mngr. (714) 734-4230
<b>Al Shankle</b> 1150 N. Richfield Rd. Anaheim, CA 92807	6	45	1	Anaheim	Concrete Tilt-Ups	Pepsi-Cola Plant in Riverside	Al Shankle CEO (714) 682-0907
<b>Lusk</b> 2860 N. Sanitago Ste. 200 Orange, CA 92667	6	38	1	Los Angeles	Commercial, Tilt-Up Parking Structrs.	Commerc. Bld. Haven & Arrow Rancho Cucamonga	Charles Nelson Vice-President (714) 944-2520
<b>Inland Contractor</b> 254 W. Stuart Ave. Redlands, CA 92374	5	5	2	Redlands	Commercial Const.	San Bernardino Serv. Cntr of SC Edison Co.	George Fikrle President (714) 793-3261
<b>Turner Construction</b> 575 Anton Blvd. #750 Costa Mesa, CA 92626	5	1,150	1	New York	Commercial, Indust. Health Care, Structural Steel	Kaiser Phase V Expansion, Fontana	Ed Quimby Vice-President (714) 557-0404
<b>Saffel &amp; McAdam</b> 2995 East Main Irvine, CA 92713	5	20	1	Irvine	Concrete Tilt-Up Design-build Parking Struct.	Mont. Ward Dist. Center Chino	Lloyd Ross President (714) 474-2300
<b>J.D. Diffenbaugh</b> 2375 Chicago Ave. Riverside, CA 92507	5	5	1	Riverside	Concrete tilt-up Mid-rise office	Scripto, Tokai Building, Fontana	Dan Flanagan Exec. V. Pres. (714) 684-2820
<b>Kiewit Pacific</b> 10704 Shoemaker Santa Fe Springs, CA 90670	4	16	1	Omaha	Heavy Engineering	Eastern Municipal Water District	Jerry G. Toll SC Dist. Mang. (714) 657-6935
<b>Snyder Langston</b> 3392-A Durahart St. Riverside, CA 92507	4	30	1	Irvine	Diversified	Fwy Showrooms San Bernardino Mission Sq. Riverside	Wayne Edwards Const. Manag. (714) 369-7140
<b>Nielson Construction</b> 3127 Jefferson St. San Diego, CA 92138	2	35	1	San Diego	Industrial & Comm. Buildings	6-story Cenrelake Building, Ontario	Dennis Walters VP Proj. Mang. (619) 291-6330
<b>Kasler Corporation</b> 27400 E. 5th St. Highland, CA 92346	1	13	5	Highland	Concrete Paving	I-5, I-405 Interchange O.C.	Bob Ferguson President (714) 884-4811
<b>Swinerton &amp; Walberg</b> 680 Wilshire Place #300 Los Angeles, CA 90005	0	10	1	Los Angeles	Commerc Off. Bldg.	Delta Airlines Oasis Terminal LAX LA Times Olympic Planet	Donald Leyman Exex. V.P. (213) 388-3900

The list was prepared by the facility itself, and to the best of our knowledge, the information supplied is accurate as of press time. the dollar values of the total projects are not available. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to the Inland Empire Business Journal, 3535 Inland Empire Blvd., Ontario, CA 91764. © 1990 by Inland Empire Business Journal.



## What's It All Worth? Apprising You On Appraisals

by Rick Lamprecht

"How do I know I'll get enough for my business if I sell it?" "What is a fair price for the business I am thinking about buying?"

"If my business partner should become disabled or die, what would be my cost to buy his shares from his family?" "If I should die, how much must I insure for so my estate doesn't all go towards taxes on the gain in business value?"

Important questions? You bet. They've all been asked by each of us who owns a business.

Business values are determined through a formal process of valuation performed by a qualified business appraiser.

"If you are a party to a buy/sell agreement, you are relying on the accuracy of the value placed upon your business interest," said Eli Yorba, President of Covina-based Acquisition and Appraisal Co.

Others have a stake in the accuracy and appropriateness of the business valuation as well, according to Yorba. The heirs to the business interest all need to be assured of the fairness of the transactions. This could prevent a potential avalanche of lawsuits from heirs in the event they are dissatisfied with the transaction price.

The appraiser should be a business professional who you feel confident will be available should you require assistance in court testimony ... and you just might. A word of caution from Mr. Yorba: not all appraisers and appraisal processes satisfy the IRS; the IRS has its own guidelines regarding the methodology used to determine fair value. The IRS is interested in taxing the transaction fairly ... no more, no less.

There is no one formula or method for determining business value. This is because no one formula or method can fairly value all businesses. Each business and the industry it serves are unique. The American Society of Appraisers and the Institute of Business Appraisers have guidelines helpful in making business appraisals. They can also provide names of qualified appraisers in your area who have met their stringent requirements.

The IRS provides guidance to appraisers and business owners through revenue ruling and code sections. The most widely used revenue ruling is ruling 59-60. It states a sound business valuation must describe all available financial data in addition to all relevant factors such as business history, outlook, financial condition, earnings and dividend capacities, intangible value, and the price of comparable transactions.

The value of most businesses change from year to year, with the value hopefully increasing. Therefore, business valuation should be updated every 12 to 24 months using recognized methods of determining value.

Rick Lamprecht is the CEO of businessVISION, a management consulting firm that provides "business doctoring" and performance turnarounds. For reader comment, contact Mr. Lamprecht at (714) 855-6060.

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## Norton Air Force Base: What's Planned When the Military Moves Out

By Earl Goodwin/Norton Reuse Coordinator/Inland Valley Development Agency

At first glance, Norton Air Force Base would seem a shoe-in for civilian use.

Large 80,000-square-foot warehouses dot its landscape. A 10,100-foot-long runway can accommodate any commercial plane flying today.

The base comes complete with a modern control tower, fire station and fully-equipped passenger terminal.

More than 10,000 military and civilian personnel report to work daily at Norton's own industrial park and Air Force facilities. Together, they earn \$250 million annually.

By any account, Norton is practically a small city.

But that small city lacks a few of even the basic amenities necessary for a civilian community to function.

For one thing, the entire base shares exactly one electric meter and one water meter. The entire electrical system is in disrepair. Eighteen-to-22-foot-wide concrete streets, which criss-cross the base, are far narrower than in most cities. Truck access is limited and parking is almost nonexistent.

As if that weren't enough, asbestos was used extensively when the base's major buildings were erected.

The surrounding communities agree that the base must be converted to civilian use. When the Air Force moves out, it will cost the local economy \$500 million annually.

A well-thought-out plan to convert the base to civilian use is obviously important, then, but how will it be done, and who will manage it?

The cities of Colton and Loma Linda, together with the city and county of San Bernardino, all of which are located in the Norton area, have formed a regional agency to buy the base. By 1994, the cities of Highland and Redlands may also join the body, called the Inland Valley Development Agency.

The agency began its task by examining how other communities converted bases to civilian use.

During the past 25 years, 100 military installations have closed throughout the country, eliminating a total of 92,000 jobs. Today, however, there are 130,000 people employed at those same sites.

Still, not all conversions have been successful. The difference between success or failure can be summed up in the old real estate adage: location, location, location.

Judging by what has happened in the past, the agency has a good chance of converting Norton to a civilian airport. Of the 100 previously closed military bases, 77 have civilian airports now operating.

Next to Norton's air facilities, is an industrial park. It includes eighty 25,000-square-foot warehouses and one that two-and-one-half times that size. The park also has three million square feet of additional building space.

The base has a commercial center with a bank, gas station, fast-food restaurant, department and 100,000-square-foot grocery stores.

Rounding out the list of features is an 18-hole golf course, which will certainly be quickly put to civilian use.

The Inland Valley Development Agency's conversion plan is nearly complete. Besides converting the base to a civilian airport, the agency plans to attract 12,500 new jobs to the area by the year 2000. According to the plan, those jobs should pay at least 10 percent more than the community average and should be created by companies at least 30 miles away or by the expansion of local companies.

The agency recently completed studies which include: a 20-year-projection of airport activity and development costs; future zoning and transportation needs and an inventory of the type and condition of buildings on the base.

The proposed civilian airport would not be a major passenger facility. It is too close to Ontario Airport to attract any major carriers. It will not be an air-freight hub. Its location in the east valley puts it well out-of-range of freight-generating areas.

The airport will not be used much by small planes, which can fly in and out of nearby Rialto and Redlands airports, which together have enough capacity to meet that demand for the next 20 years.

What remains are corporate and aviation uses. The buildings, runway facility and location make Norton an ideal site for the growing business of aircraft modification, overhaul and repair.

With the state of today's commercial aviation industry, where many aging planes are more than 10-years-old, airplane repair will be big business in coming years.

Lockheed Corps' recent decision to come to Norton is a good example. The company's efforts will be labor intensive, including 1,000 jobs in just one building. Also, Lockheed's work at the base will not lead to a lot of air traffic.

As the planes undergo repairs, they will be in the "shop" at Norton for an average of six weeks. Lockheed plans to overhaul 30 planes per year.

If the Federal Aviation Administration rules that the area needs a civilian airport as expected, the agency would likely be awarded the air facilities free, under the terms of current federal law.

Federal law also allows for substantial price discounts for other facilities at Norton if they are used for public benefits. The agency plans to begin negotiations with the Air Force to buy the base about a year from now.

Marketing Norton to the civilian sector will require a sophisticated, global approach. The conversion of Norton opens up a whole range of potential players in the east valley.



# Ontario Getting Serious About Its Airport

Howard Snider stood up at Ontario's city council chambers, looked around at the audience of about 50 and smiled.

The affable, gray-haired mayor recognized many of the faces from countless council meetings and public hearings. He greeted many by first name and encouraged them to come up and speak. Save for a 12-year hiatus, Mayor Snider has been involved in Ontario city politics for more than two decades.

And tonight was no different. It was just one more meeting — a public hearing — about a subject the mayor has made a personal mission: the fate of the Ontario International Airport.

That airport is under the control of the Los Angeles Department of Airports (DOA), which also operates LAX as well as airports in Palmdale and Van Nuys. It has been that way for 21 years.

In 1967, the department and the city of Ontario signed an agreement that gave the DOA control of Ontario Airport. One of the signatories of the contract was Snider, who was also Ontario mayor at the time.

Now Snider, and at least some of Ontario's leaders, want the airport back.

Snider and others say the DOA has been lax in its duties and has failed to maintain and upgrade the airport. They cite figures -- agreed upon by both sides -- that show Ontario now handles 5.5 million passengers a year.

That is one million more passengers than those that use Orange County's John Wayne Airport annually. Ontario was designed to handle only 2.5 million people each year.

DOA officials counter that while 2.5 million is the "convenient and comfortable capacity," airport staff is managing fine in serving more than twice that many. They also say that they have been ready for years to expand the airport by building a new terminal, but Ontario, Chino and other area officials have been squabbling and slowing down the process.

DOA officials say that the troubles are behind them now and expansion plans and approvals are nearly set.

The battle for control of the airport has been raging for years, and has intensified in recent months. In some ways it is a reflection of the type of conflicts bound to arise as the Inland Empire becomes an entity on its own -- ready to break its chains with its protective brother to the west.

## Wants "Divorce"

Ontario originally entered into an agreement with the DOA because conditions were very different in 1967, Snider said. Back then, the Civil Aeronautics Board still regulated the airline industry.

Before deregulation, the CAB used to have the power to decree where airlines could fly and which airports they could use. Snider said Ontario officials at the time did not feel they would be able to convince the CAB to allow major carriers to fly to Ontario.

Indeed, the 19-page agreement stipulates at one point that the DOA would ask that its listing with the CAB be amended to include Ontario. Under the terms of the agreement, the DOA would now operate Ontario, provide management staff and keep its books. The DOA would also represent Ontario Airport's interests to the CAB.

"It was a good marriage at the time, with both partners benefiting by the union," Snider wrote in an article published in an earlier edition of the *Business Journal*. "But like many marriages that begin with high hopes, Ontario's union with Los Angeles has not worked.

"I believe it is in the best interest of my community that we file for divorce from the department of airports."

However, asking for a divorce is a lot easier than getting one. Snider has been to numerous meetings. He has requested repeatedly that Ontario be allowed to buy back the airport. He has been turned down every time. Most recently, the board of airport commissioners, the DOA's ruling body, voted 5-0 on Feb. 28 to deny the request.

Ontario officials are by no means unanimous as to how to handle the airport issue. The city council is divided, with some councilmembers favoring regional control of the airport, but opposing an outright purchase of the facility.

And others, who have stepped into the debate, propose a myriad of solutions. Some want to sue the DOA for what they say are serious breeches of contract over the years.

Another, who spoke at the hearing, and has been a vocal advocate favoring return of the airport to Ontario is John Quincy. His position in the debate is perhaps unique because he used to be the general manager of the Ontario Airport. His boss was the DOA. He also worked for the DOA at LAX at one time.

Ontario is simply too congested with passenger traffic, Quincy has said repeatedly. Ontario needs to get back the airport and start the process of upgrading the facility.

"The nice convenient, 'easy-in, easy-out' airport no longer exists," Quincy said at the public hearing.

Quincy suggested that the city of Ontario, if it had control over the airport, could contract with a company to build a new terminal. The city could structure the deal in such a way that it would not have to pay any money up front. The company would build the terminal, and then lease it back to Ontario over a period of years, Quincy said, adding such deals are common in the industry.

As to the airport's operation, Ontario could contract with a company such as Lockheed Corp. to operate the facility, Quincy said. He said a Lockheed division already operates Burbank's airport.

Several of those at the June hearing said that Ontario is so crowded now that emergency services, such as ambulance and fire, have trouble getting through.

## "We're Coping"

DOA officials deny those charges. In fact, they say they can handle the current number of passengers that pass through each year.

"We're running at a clip that would put us at about 5.5 million annual passengers this year, which is substantially over our comfortable and convenient capacity of about 2.5 million," said Michael DiGirolamo, Ontario's airport manager. "The optimum design of this facility, however, is probably around six million annual passengers.

"In other words, the airport terminal works the best when no more than 2.5 million people use it per year. But we're coping."

The DOA has committed itself to beginning construction of a new terminal by 1991. During an extensive interview with the *Journal*, DiGirolamo said there are three reasons why the DOA has not yet started building a new terminal:

Initially, the airlines "dragged their feet," he said. Later bureaucrats in Sacramento, who "wanted cleaner

air" slowed down the process. Then Chino began complaining that it wanted quieter planes and has also threatened a lawsuit.

"I think we've basically got all those problems solved," DiGirolamo said.

Eventually, DiGirolamo added, the airport will expand to where it can handle up to nine million passengers annually. (That figure, incidentally, would still put Ontario's annual passenger load one million above what John Wayne expects to handle after its expansion is complete.)

Ontario expansion plans call for an eventual increase of terminal space to 550,000 square feet, compared to 69,000 square feet today, DiGirolamo said. The DOA is ready to spend an estimated \$225 million for the expansion, he added.

Currently, 10 major passenger airlines and several freight operators serve Ontario Airport, DiGirolamo said.

Stepping into the Ontario debate, Chino officials said they do not want to slow down the airport's planned expansion. They just want to protect rights they said they may lose as expansion plans make their way through the DOA bureaucracy.

The purpose of Chino's threatened lawsuit would be to challenge a noise compatibility study adopted by the DOA on May 9, 1990, said Chino city attorney Jimmy Gutierrez. The lawsuit would involve a set of complicated noise and environmental standards.

Put simply, however, Chino wants to make sure that the DOA performs a new environmental impact report and that quieter planes use Ontario.

## Money Is Key

One major issue that the whole debate may eventually hinge upon is money. Both sides are asking questions such as: How much should Ontario pay if it bought the airport? How much profit did Ontario actually make over the last 20 years?

According to the DOA's 1989 annual report, Ontario generated a total profit of more than \$30 million since 1979. In that time, it suffered a loss only in 1989.

Snider and others contend that the DOA has been making a huge profit on Ontario, but has failed to pump the money back into the airport in the form of improvements.

In yet another issue, the DOA is thinking about privatizing Ontario Airport. The DOA's executive director, Clinton A. Moore, has been discussing the issue at public meetings.

Moore was out of town and unavailable for comment.

Ontario Airport spokesman Dennis Watson said: "I think the DOA might consider selling it [the airport]."

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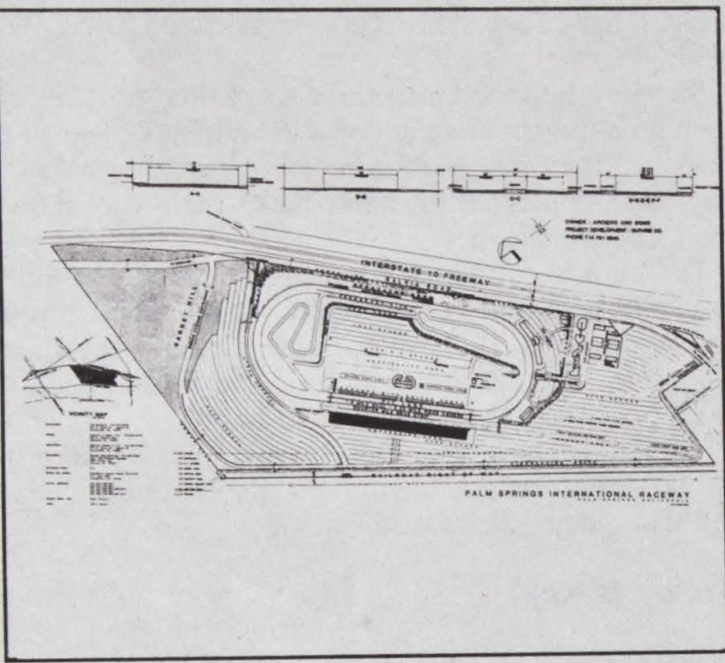


## Palm Springs Raceway Vote Expected

The Palm Springs City Council is expected to vote in September on whether to approve development of an auto raceway that could generate \$100 million per year for the economy of the Coachella Valley.

Though plans for the Palm Springs International Raceway include a driving school and automobile museum, most of the economic impact will come from the eight major racing events the raceway expects to host each year. Major events are those sanctioned by national racing organizations such as CART, NASCAR, IMSA and SCCA. They typically attract an average of 50,000 spectators. For the Coachella Valley, this would translate to about 400,000 more visitors each year to the area.

Palm Springs has had a budget deficit for the past four years, and the city has been using up reserves quickly. According to a report issued by the city manager in early June, the



city faces a deficit of \$1.7 million in 1990-91. He said the city will run out of reserves in fiscal 1991-92 and be forced to cut services unless additional tax revenue is found. The raceway would be the largest single new tax revenue source for the city, with the potential to generate \$2.2 million annually.

**The raceway would be the largest single new tax revenue source for the city, with the potential to generate \$2.2 million annually.**

However, the community is split over the raceway issue. The council, which voted 5-0 last year to invite the raceway to apply, has changed since a city election focusing on slow-growth issues. It now includes members who question the proposed raceway's popularity with residents. A large segment of the Palm Springs voting population is made up of retirees who often oppose economic development.

The business community supports the raceway, which has been endorsed by nearly every local business group or association.

### QUICKTAKE

#### Del Webb Submits Plan For Adult Community

Del Webb Corp. has submitted its specific plan application for an adult community in the Coachella Valley to the Riverside County planning department. The plan calls for Del Webb's Sun City in the Palm Springs area to be a 1574-acre site in an unincorporated portion of Riverside County, north of the community of Bermuda Dunes. It will be bordered by Interstate-10 on the south and Washington Street on the west. The plan calls for approximately 5,800 residential dwelling units, two golf courses and two recreation/community centers. The plan also includes acreage for commercial development such as financial, medical and professional services, religious and retail facilities.

"Our intention in filing now is essentially to 'start the clock' on the entitlement process," Frank Pankratz, Del Webb's senior vice president said.

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## What Is A Foreign Trade Zone?

by Silvia N. Martinez-Cazon

Federal law authorizes the creation of foreign-trade zones, the functional equivalent of what other countries call "free-trade zones."

For certain businesses, FTZs can help reduce the cost of doing business in the United States.

Generally, an FTZs is a warehouse or plant located near a U.S. Customs port of entry.

Foreign or domestic goods may enter an FTZ without paying Customs duties or excise taxes. While in the zone, the merchandise may be stored, tested, sampled, relabeled, repackaged, displayed, repaired, manipulated, mixed, cleansed, assembled, manufactured, salvaged, destroyed or processed without incurring any duty or excise tax. Although goods may not be sold while they are in FTZ, they may be exhibited to potential buyers.

FTZs may also be used to reduce the impact of import quotas by either storing merchandise in the zone until a quota on entry is removed or by manufacturing in the zone a product which, although containing a part subject to a quota, is not itself subject to such quota.

Other advantages provided by FTZs include:

- Payment of Customs duties are deferred until the merchandise enters the Customs territory, thus giving businesses an additional source of cash flow while the merchandise is stored in the FTZ.
- Imported goods stored in the zone and which are to be re-exported from the zone do not pay Custom duties.
- In the case of products manufactured in the zone, there is the option of paying the duty either on the components, the finished product, or both. In many cases, the duties on the finished product are less than

those on the components themselves.

- No duties must be paid on products which are destroyed, damaged or become defective while in the FTZ.
- The cost of insurance premiums is reduced.
- Exemption from state inventory taxes, and state and local ad valorem taxes is given to goods in the zone.
- Goods may be stored in an FTZ indefinitely or until better market conditions are available.
- FTZs are under the supervision of a district director (who is a local representative of the Foreign-Trade Zone Board) and the U.S. Customs Service. The district director is charged with the issuance of permits concerning the admission, handling, disposition and transfer of the merchandise entering or exiting an FTZ. The U.S. Customs Service has access to the zone and upon the request of the district director, may supervise any transaction or procedure within the zone.

FTZs operate as public utilities, which means that all services and facilities must be open to all who apply. Rates and charges for services, rendered by an FTZ, must be filed and approved by the Foreign-Trade Zone Board. The Board is the governmental entity which oversees FTZs. The Board consists of Secretary of Commerce, the Secretary of Treasury and the Secretary of the Army.

### Subzones

In addition to the designated general purpose FTZs, manufacturers may also seek a "subzone" status from the Foreign-Trade Zones Board of the U.S. Department of Commerce.

Subzones are special purpose zones established as part of a zone project for a limited purpose which cannot be accommodated within an existing zone.

A subzone enables a firm to utilize its own facilities or plants to manufacture, assemble and repackage its own goods. While the goods are in the subzone, they are deemed to be subject to U.S. Customs controls and certain record-keeping requirements.

The foreign trade zone status of about 1,500 acres in Ontario's California Commerce Center is opening up doors for international business opportunities in the Inland Empire.

BMW of North America Inc., which houses a parts distribution center in the master-planned business community, typifies the growing number of international companies attracted by the tax savings afforded by foreign trade zone status.

Silvia N. Martinez-Cazon is an attorney practicing corporate international transactions.





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# The Magic of Sonoma County

by Jim Johnson

The magic of Sonoma County begins only 30 minutes north after you cross San Francisco's Golden Gate Bridge. As U.S. 101 crests Burdell Mountain, north of Novato, all of Sonoma County lies ahead. To the right, past the Mission San Francisco Solano on Sonoma Plaza, the Mayacamas Mountains run beside Jack London's legendary Valley of the Moon. And ahead, behind solitary Sonoma Mountain, you can almost see the city of Santa Rosa. On the left, the Santa Rosa plain stretches westward to the Pacific Ocean at Bodega. In the far distance, often obscured by the morning mists or afternoon haze, lie the hills and mountains of Alexander Valley, and the redwood forests that line the Russian River on its way to the sea. Towering Mount St. Helena, surrounded by the geothermal steam plumes of the Geysers, mark the northern tip of the county.

You're on the threshold of one of the world's most important grape growing and wine producing regions, where carefully cultivated vineyards share the land with thriving cities and towns, winding rivers, giant redwoods, rugged ocean coastline, soaring hillside and fertile valley. You're in the wine country of Sonoma County, where each year over 100,000 tons of grapes are grown on nearly 30,000 acres to make bottles of the finest premium wine in the world. The magic of Sonoma County comes from many sources, but the magic of its wines come from diverse soils and microclimates.

The success of the Sonoma County wine

industry is based on more than a century of hard work and a traditional pride in the agricultural heritage. Current world status as an intriguing, diverse and burgeoning premium wine producing region is tied directly to the history of Sonoma County. Native Americans, Russian trappers, Spanish Franciscans, Mexican colonialists and American adventurers led the way for the development of Sonoma County as a horticultural paradise. A Hungarian nobleman, Count Agoston Haraszthy, mixed European vines with the native grapes to create the birthplace of the California wine industry in Sonoma County. The wine industry is as rich in history. Europe gave Sonoma County not only its finest vines but many of its most talented winemakers.

After Prohibition and World War II, a new breed of vintners—businessmen, artisans, industrial leaders—joined established family-owned wineries to build more wineries, large and small, scattered throughout the hills and valley of Sonoma County. They worked together, studied and learned, to turn Sonoma County's quality grapes into Sonoma County wine.

The wineries of Sonoma County number over 125 today, and new ones spring up almost monthly. These wineries are as diverse as the soil and the climate: restored barns, replicas of French Chateaux, rebuilt hop kilns, renovated stone buildings, modern redwood structures.

Most of these wineries are open to you every day, or by appointment throughout the year. Some are world-famous, giant complexes that loom from a nearby hillside. Others are hidden in the lush valleys,

towering forests and rolling hills—hidden in breathtaking landscape.

Come to Sonoma County in any season, and you will experience a difference...from the summer lushness of heavy grapes growing plump and sweet under brilliant Pacific sun, to the fall colors when the heavy fruit aroma of "the crush" hangs over the county's harvest season, to unique California winter when frosty mists crown the green hills and moisten the gnarled vines waiting and sleeping before their annual rebirth of new green leaves and spring clusters of tiny wine grapes.

Like the earth, the wine country is replete with change and growth and rebirth. The wet winters produce lush green hill-sides that contrast with the stark bareness of empty trees and vines. The warming sun of spring stirs the buds and flowers into almost overwhelming explosions of color. The dry summer sun matures the grapes and seasons the grassy hills into nature's own champagne.

Through all the seasons, the wine country hums with activity. And in northern California the enjoyment of premium wine is as all consuming as the continuous process of growing grapes and making wine. Wine tastings grace every part of Sonoma County life, from art shows, bank openings to weddings, canoe races to marathon runs.

For Sonoma County wine country is more than just good wine and breathtaking scenery... it is the heart and spirit of the people who produce wines which will be appreciated for generations.

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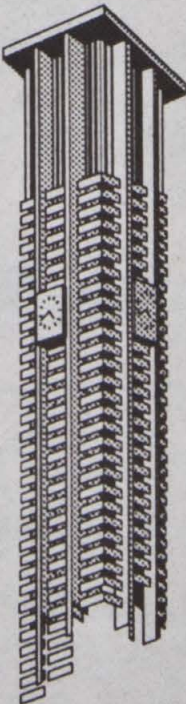


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## Successful Meeting Of The Minds

by Lisa Jones and Kim Hatton

There are a number of steps a business executive should take in planning a successful meeting. Here are 10 tips on how to organize one.

1. Have a budget in mind as to how much your company can spend. Make sure you let the sales/catering manager at the hotel know what your budget is up front so you don't waste time arranging a meeting you can't afford! Choose a hotel where the sales/catering manager is flexible and willing to work with you to arrange a meeting within your budget.
2. Choose a hotel that is convenient for the attendees. For example, if the guests are flying in from out of town, choose a hotel close to an airport that provides a complimentary shuttle service. You might also want to choose a hotel close to car rental agencies or one that has an agency on the property.
3. If possible, take a tour of the hotel before setting up the meeting. All hotels have different types of amenities. Look at meeting space, sleeping rooms, suites, restaurants, bars, recreational facilities, the pool, etc.
4. Meet with the sales/catering, banquet and restaurant managers beforehand. Go through the details of the meeting from start to finish. All questions and concerns should be discussed.
5. Choose a hotel that your guests will find comfortable and enjoyable. Look for features, such as an athletic club, pool, spa, tennis and basketball facilities, gift shops, etc. This is especially important when guests are bringing their spouses and children. Plan entertainment for spouses and children while business meetings are being held.
6. Choose a hotel that provides a variety of dining and drink selections such as lobby bar, fine dining, lounge and deli. If the guests will be staying for a few days, they won't want to be restricted to just one type of food or dining environment.
7. Be specific in your audiovisual needs and select a hotel that can accommodate them. If possible, choose a hotel that has an audiovisual company right on the property. This will be much more convenient if you have last minute changes or any problems. Remember that having proper audiovisual equipment can make or break the meeting.
8. If you aren't sure what technical equipment you need, don't guess. Speak with the hotel's audio/visual director.
9. Be specific about the exact set-up of your meeting. Meeting planners can't read minds. They can usually accommodate any need if they know what it is in advance. It is very helpful to send a diagram to the hotel to show staff just how you would like chairs and registration tables arranged. Nothing should be assumed. Be specific.
10. If there is any catering involved, be sure to be specific in this area as well. Go over the menu and ask questions about entrees. The catering manager should be very helpful in describing the choices and making suggestions. If the meal is to be served in a different room, specify how you'd like it set up.
10. Overall, communication between the meeting planner and the sales/catering manager is key. Stay in touch with each other while planning and build a good rapport. Be straightforward and detailed in all your needs.

Lisa Jones and Kim Hatton are sales/catering managers at the Clarion Hotel in Ontario.

## Laps Aren't Just For Sitting Any Longer

New technology now makes laptops much easier to use while away from the main office, according to an article published in a national computer magazine.

New developments in standard data, MNP, fax and cellular modems and adapters make it far easier to connect a laptop with the office computer system, according to the article which appeared in the June issue of *Personal Computing*, a monthly magazine aimed at business professionals who use personal computers. The article examined new developments in standard data, fax and cellular modems. It even covered ways in which modems can be connected to the office via radio.

"We are witnessing a wave of profound developments in the area of laptop connectivity," said the magazine's editor, Sandra Reed. "The one clear drawback to portable computing, network detachment, is rapidly becoming a thing of the past."

Following are just a few of the new de-

velopments the magazine listed:

**Standard data modems**, which can cost as little as \$100 depending on the speed they send information, provide a good way of exchanging electronic mail with colleagues and clients.

The external version of these modems can be as small as a cigarette pack and are plugged directly into any laptop's serial port.

**Error correcting modems** check and correct errors while a file is being transmitted. They cost about \$150 to \$200 more than standard data modems, but are equipped to catch and correct a dropped or scrambled number, for example, before it reaches the computer at the home office and snowballs into a chain of mistakes.

**Fax modems** allow users to send and receive faxes on PC's, eliminating the need for dedicated fax machines in some cases. However, these modems require a scanner for sending printed documents and a portable printer, for producing hard

copy.

Some companies are planning to produce printer/scanners that would enable a user to print paper copies of faxes. These will list for about \$1,000.

**Cellular modems** allow users to send and receive faxes just about anywhere. A surge of development work in cellular products is underway, which is expected to yield a dozen or more modems before the end of the year.

Laptop users may not even need a telephone to send files and faxes, which can now be transmitted via radio waves.

IBM and Motorola, in a joint effort, are implementing a nationwide two-way radio information service for laptop and other computer users.

This network, called ARDIS, will enable the user to access company databases and on-line information systems without phone lines in more than 90 percent of the country.

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# Joint Venturing Provides A Way For Small Land Owners To Develop Their Properties

By Joseph W. Brady

**A**s land prices continue to skyrocket, joint ventures may be a solution for the Inland Empire landowner who wants to develop his property but lacks the money or skill to do it.

Land prices have doubled and tripled during the past few years. Coupled with the savings and loan crises, greater equity requirements being placed on developers by banks, joint venturing is a good alternative for builders and landowners. It allows the builder to move forward with projects and the landowner to make more money on his property.

In a joint venture, the landowner contributes the property while the developer brings in expertise and financing. Joint ventures can be accomplished using small properties, but generally involve parcels of 20 acres or more.

Here's how it works:

Say John and Mary Doe own 40 acres of prime development land, potentially zoned for 160 single-family lots. The land in its current state, without approvals, is worth \$40,000 per acre. If the Does sell it, they would receive \$1.6 million.

Rather than selling the property, though, the Does decide to look at a joint venture. They agree to put the value of the property in the partnership at fair market value on an approved "tentative map/lot." What this term refers to is the price per lot of the property -- \$18,500 a piece -- after officials approve a subdivision map.

Once officials approve the subdivision map, the Doe's land is worth \$2.96 million, quite a jump from the \$1.6 million they would have gotten if they sold the land without developing it. A little simple math shows the Does have increased the total value of their land by more than \$1.3 million -- all because they threw in their lot with a developer.

(For the Does to realize this higher profit, however, they would incur certain increased processing costs.)

On the other hand, the Does now share the risk with the developer if the project is not approved. Not all joint ventures are successful, but doing your homework up front with a seasoned developer can minimize risk.

Land development has become a very complicated business which requires a strong sense of timing and a good team with the ability to work with cities and counties to bring a project to fruition. Slow growth issues, lack of financing, water shortages and traffic congestion have made land development a full-time business.

In many cases, the landowner does not have the resources to bring a property to its highest and best use and would not receive top dollar. But a well-funded joint venture partner supplies staying power, a key element during economic downturns.

Before entering into a joint venture, a landowner should review the builder's resources, the scope of its team, its financial capabilities, track record, references and success rate in similar joint venture projects. A developer's track record should include several successful such joint ventures.

Checking out a developer is probably the No. 1 priority before entering into a joint venture relationship. Successful developers are proud of what they have accomplished and glad to supply the information. For a joint venture to work, the Does must trust their developer and visa-versa.

There are also benefits to the developer in a joint venture.

**W**ith the current state of confusion in the lending arena, the long periods of time required to obtain approvals, developers are finding it easier to obtain financing for projects when a landowner puts up the property. When developers do not have to buy land, they do not have to come up with as much cash. And they are free to spend their money on the long and costly process of obtaining approvals and construction financing.

Depending on how the partnership is structured, the developer may not have to pay debt service on the land after construction starts. This is important during a slow market.

Joint ventures can be rewarding and are more complicated than straight land sales, but they require landowners to fully understand the development process. Landowners can reap greater profits, but they must be patient during times of uncertainty.

In any joint venture, no matter what the property size, each party has to bring something to the table that the other lacks.

Joseph W. Brady, president of BRADCO Development Co. in Victorville, assists landowners and developers with land brokerage and joint venturing services in the Victor and Antelope valleys.



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# .....Newsmakers.....



Henry J. "Hank" Hohenstein, representative of the Building Industry Association Riverside County Region Desert Council, announced that **Frank Pankratz** has been appointed to the Building Industry Association's board of directors. The announcement was made at the organization's monthly meeting held June 13 at Palm Valley Country Club, Palm Desert.

The meeting was attended by approximately 195 BIA members, guests and others. BIA directors each serve a two-year term. Other current board members are Thomas F. Schmidt, president; Michael A. Smith; R. L. "Larry" Spicer; Diane Blewins; Jack L. Corkill; Phillip K. Smith Jr.; Susan Tartaglino; James H. Price; David Schweickert; Joseph A. Sain and Bruce Maize.

**S. Steven von Rajca** has been named First Vice President and Manager for the Redlands Offices of Community Bank.

A native Californian, von Rajca (pronounced von Reich), graduated from high school in Concord and received a baccalaureate degree from St. Mary's College of California, in Business and Economics. He entered banking in 1977 with a major California bank. He progressed through management positions to the divisional level and served as a product manager and marketing officer. Most recently, he served as manager of their Palm Springs office.

Von Rajca is a past member of the Board of Directors for the Moraga Chamber of Commerce and has been a member of Rotary International. He is married and the father of four children.

San Antonio Community Hospital (SACH) has appointed registered nurse **Mary Ann Sharp** as the nurse manager of ambulatory care and urgent care of the Rancho San Antonio Medical Center, an outpatient facility which recently opened in Rancho Cucamonga.

Sharp has been the head nurse of the operating room at SACH for five years and has been on the quality assurance, policy and procedure, and career ladder committees.

Sharp was also a vice president of the association of operating room nurses, east San Gabriel chapter.

Presently in the Master of Science in Health Care Management program at the University of La Verne, Sharp received her Bachelor of Science in Nursing from California State University, San Bernardino.

**Elaine E. Hill** has joined the Palm Springs office of Best, Best and Krieger.

Hill was formerly associated with Holland & Hart in their Denver office where she practiced in the areas of business and bankruptcy.

**Kenneth R. Weiss** has joined the firm's Riverside office.

Weiss was formerly associated with Bowie, Arneson, Kadi & Dixon where he practiced in the areas of municipal and public finance law.

**Peter Mark Barmack** has joined the firm's Ontario office.

Barmack was formerly associated with Gresham Varner Savage Nolan & Tiden in San Bernardino; Covington & Crowe in Ontario and with the Treasury Department, Internal Revenue Service. Barmack practices in the areas of business, real estate and tax.

**David P. Phippen, Sr.** has joined the firm's Riverside office.

Phippen was formerly associated with Tigor Title Insurance Co. in their Rosemead office and as a partner with McCullough, Jones & Jensen in Orem, Utah. Phippen will practice in the area of real estate law.

**J. Craig Johnson** has joined the firm's Ontario office. Johnson was formerly associated with Hawkins, Delafield & Wood where he practiced in the areas of litigation and public law.



*Steven von Rajca*

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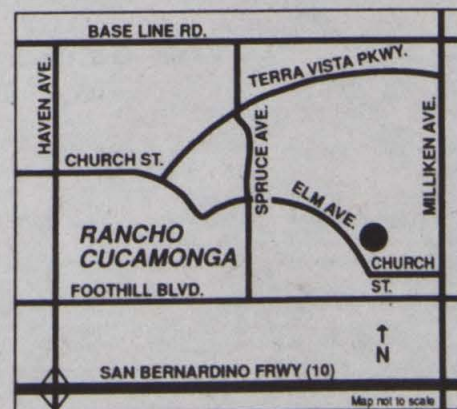
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Editorial

What Does Prop. 111 Mean For The Inland Empire?

\$30 Million Profit at Ontario

It's time for Ontario to take back it's airport.

Conditions have changed significantly since the city ceded control of the facility to the Los Angeles Department of Airports in 1967. Ontario has grown significantly, of course. And the airport, which was designed to accommodate 2.5 million people annually, is now handling 5.5 million -- that's fully one million more per year than the number of passengers who pass through the gates at Orange County's John Wayne Airport.

As if that isn't enough, Ontario is generating a lot of profit that does not seem to be returned to the airport in terms of improvements. According to figures provided by the DOA itself, Ontario made more than \$30 million in profit during the last decade. But the last major improvements at the airport were runway renovations the DOA authorized in 1979.

The DOA isn't even sure what it wants to do with its airports. The DOA's executive director, Clifton Moore, has been speaking publicly about divesting itself of LAX, and perhaps the three other airports it operates in Ontario, Van Nuys and Palmdale.

Clearly, the Ontario issue has been getting lost in Los Angeles' slow-moving bureaucracy. Clearly, local control of the airport is the solution.

But how can Ontario achieve it?

Some have been urging Ontario to sue the DOA over alleged breeches of contract that have occurred during the last 20 years. But Ontario is not likely to win such a long, and costly battle. It would make a fool of itself even trying. In fact, Ontario may have already given up any rights to bring suit against the DOA.

Mayor Howard Snider and his faction would like to buy the airport. But negotiations over price could drag on for years. And frankly, in the end, the DOA is just not likely to sell Ontario the airport.

There is, however, a legal way for Ontario to take control of the airport and ensure its continued modernization and growth.

We suggest the city of Ontario form a redevelopment/special district, place the airport in it, and repossess the airport using eminent domain. (Ironically, as anyone who reads the contract Ontario signed with the DOA knows, that is how Ontario was expanded in the first place. In the contract, the DOA and Ontario agreed the city would use eminent domain to acquire land for airport expansion. The DOA even helped pay for it.)

According to several lawyers we have talked to, Ontario could, under redevelopment law, legally repossess the land because of its condition of blight and because of the fact that it could be a public safety hazard.

Despite the claims by airport officials, the facility is so crowded with passengers that emergency vehicles are hard pressed to respond when needed. And it is Ontario that must provide those services, as is stated in its agreement with the DOA.

Using an eminent domain/redevelopment strategy, then, the city could regain control of the airport while waging a legal struggle over its title and eventual ownership. And it could govern the airport, as many local officials have suggested, under a joint-powers board made up of representatives of cities in the area and the county.

This eminent domain/redevelopment strategy has been used successfully several times. San Diego used it at Montgomery Field. That city also used the strategy at Brown Field, which is in Otay Mesa, also a redevelopment project.

Incidentally, to generate funds, Ontario could pick a spot on the airport land that is not essential to daily operations. It could then allow a builder to develop a hotel on the property and operate it, and then build a convention center next to the hotel.

Has this been done? Sure. Just look at Anaheim. That's the way the city arranged for the Anaheim Hilton and convention center to be built.

So has this all been done before? Yes. Will it bring in extra taxes to the city? Yes. Should Ontario use this strategy to reclaim its airport? Yes. And then contract out its operation.

On June 5th, voters approved Prop. 111, raising the state gasoline tax to fund transportation improvements. This puts the Inland Empire in a very strong position to get a good share of the \$18.5 billion projected to be raised during the next 10 years. Also it will allow our counties to access a supplemental source of funds, and enable them to accelerate the improvements specified in Props. 111 and 108.

The first thing that Prop. 111 does is to fund the 1988 State Transportation Improvement Plan (STIP). Projects that will definitely be completed as a result include:

**Route 60:** Add two lanes between Market and the 60/215/91 freeways interchange

**Route 86:** Two lane expressway from Ave. 82 and Ave. 66, and four-lane expressway from Ave. 66 to Dillon Rd.

**Route 91:** Add two-lanes from the Orange County line to Magnolia.

**Route 215:** Convert to freeway from Nuevo Ave. to east of junction at Route 60. Also add two lanes from 60/215/91 freeways interchange to Route 60 junction.

**Interstate 10:** Interchange improvements at Haven Ave. and at Waterman Ave.

**Route 18:** Widening and realignment of stretches of Big Bear Rd. and Palmdale Rd.

**Route 30:** Purchase right-of-way for six-lane expressway from Euclid Ave to I-15. Also construct four-lane freeway from Arden Ave to north of I-10.

**Route 138:** Construct four-lane expressway from 1.2 miles east of I-15 to Summit Post Office Road.

The list of projects in Riverside and San Bernardino counties that are eligible for state matching funds to supplement local sales tax dollars reads like a laundry list. Riverside County projects include widening and new construction of the 15, 60, 71, 74, 79, 86, 91, 111 and 215 freeways. The San Bernardino County list includes the 58, 10, 60, 71, 215, 15, 18, 38, 395 freeways and finally the construction of the Foothill Freeway.

Furthermore, some of the money goes towards rail lines from Riverside to Irvine, and from San Bernardino to Los Angeles. I am a strong believer in privatized rail networks, and I hope we will see some lines come into existence that are run for a profit, instead of the typical government run taxpayer nightmare. However, one cannot build anything without funding, and Props. 111 and 108 secure the money to purchase unused rights-of-way as soon as possible.

It should be immediately apparent that many of these projects are included in the list of Measure I and A funded works. The counties were basically committed to financing these improvements out of sales tax dollars if no additional revenue came forward, so now that there are matching funds in place, this means more local money for transportation improvements. This is important. The fact that the local leaders will have extra money through these propositions is good. They will be more accountable to the public, and the money is less likely to be frittered away by Sacramento bureaucrats.

The passage of the gas tax increase has been characterized by many as signaling the end of the "tax-revolt." I do not agree. In my opinion this initiative symbolizes the shift of public preference towards accountable government spending even though the measure does include a modification in the spending limit. People are generally dissatisfied with the level of service they derive from their taxes. They are reluctant to see blanket increases in general fund revenues without any constraints on their use. I believe that Prop. 111 illustrates the trend towards user fees and new revenue generators geared towards a specific purpose.

Prop. 111 is good for the state, but it is great for the Inland Empire. Businesses here will bear less of the costs, as their employees will not have to commute as far. Business will also draw benefits, such as better air quality and greater accessibility.

John Zakoske is project administrator for Lewis Homes in Upland.

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The Coming Tax Revolt

California often sets the nation's trends. So just after the polls closed June 5, and tax and bond propositions had passed, the TV news shows started proclaiming the "death of the tax revolt."

Well, perhaps. Tax revolts are cyclical, recurring features of American history. The first one, crystallized in the Boston Tea Party of 1771, gave birth to the nation as colo-nist revolted against the tax tyranny of King George III. The current revolt has lasted a long time, 12 years, and is sure to be revived.

Perhaps, even the death of the revolt has been greatly exaggerated.

Did California voters, justifiably frustrated at traffic problems, really write a blank check for taxers by approving Proposition 111, which will boost the gas tax by 9 cents a gallon? Sure, we need more roads, but this is the worst possible way to build them. It reduces pressure on the state government to restore highway funds siphoned off for other purposes. And it forestalls the development of creative solutions such as private toll highways.

Propositions 108 and 116 also passed, funneling money to rail and mass transit bonds. But when such programs begin chugging along in a few years, running billions over budget with few passengers, it will quickly become clear that only taxpayers will have been taken for a ride.

Transportation writer Brock Yates says government likes mass transit boondoggles "because they offer control. Masses of workers wedged, ant-like into boxes zipping be-tween points A and B is much more comforting situation for a social engineer than mobs of uncontrollable automobiles zooming every which way like berserk water bugs."

California is supposed to lead America and the world into the 21st century, but Props. 108, 111 and 116 march us backward to the 19th century. Four other bond measures passed as well, committing future generations to pay for the wasteful largess of today's politicians.

Soon enough, families will feel the pinch of the measures enacted June 5, which will cut into the family budgets. Industries — whose operating budgets will be pressed by the new tax burden — will be forced to take a hard look at whether the new cost of do-ing business in California is worth it.

California might seem to be repeating the recent history of other high tax states, nota-ble New York and Massachusetts, whose economies have predictably fallen into reces-sion. We can only hope that Californians' bright spirit of enterprise and independence will head off such a fate. Here's to a new tax revolt.

Reprinted from O.C. Register



# INLAND EMPIRE BUSINESS JOURNAL CLOSEUP

This month, *The Journal* features an interview with Shirley Links, president of Chino-based Turner's Outdoorsman.

After a 1981 divorce, Links was forced to sell her business mainly because her bankers and suppliers did not think a woman riding solo could hack it in the sporting goods business. But the new owner had trouble making it. And in 1983, Links reacquired the then-floundering business.

Links relocated to Chino in November 1988, quadrupled her sales and now operates eight stores, with plans to open four more by 1994. Recently, she was honored as one of eight outstanding entrepreneurs at the annual Ernst & Young recognition banquet in Irvine.

**IEBJ:** How did you get started in your business? What difficulties did you encounter at first?

**Links:** I was born in a store! My parents had a country store/gas station in the Missouri Ozarks. I was born in the house attached to it. I grew up on wild game hunting and fishing. I wanted my own business as long as I can remember. I had a fireworks stand at age 12. By 1971, my former husband and I had managed to save \$7,000. We pooled this and bought a small store in Long Beach. Our first year's sales were \$276,000. We worked other jobs for the first two years.

**IEBJ:** Why did you sell the business and later reacquire it?

**Links:** In 1981, my former husband and I were divorced. Prior to that, for approximately 1-1/2 years, he had been running some other business we had acquired. I had been running the chain of five stores. The bank and some of the suppliers were reluctant to continue the credit lines to me alone. Evidently, they did not realize I could handle it. I sold the business. The new owner could not make a profit, or pay me for it. I took possession of it again two years later. At this point another bank, Wells Fargo, approached me. Also, suppliers evidently realized by then that maybe I had been doing something right after all! So I got the credit lines I needed, and we took off!

**IEBJ:** Do you think you and other women have a tough road to follow in the business world?

**Links:** Yes, until our society achieves more of a balance of child raising being shared by both parents, I think women will continue to have a tough road. Having been a woman in the workforce for ten years before

having my own business, I certainly understand that side of things. However, as an employer, I can see the other point of view, as well.

**IEBJ:** Why did you choose to relocate to the Inland Empire?

**Links:** We had leased a 10,000-square-foot building in Orange for 10 years. We outgrew it. I wanted to buy but prices to purchase a warehouse/office outlet in Orange County were 25-40% higher than the Inland Em-



pire. Another determining factor was labor supply. Many of our employees, including top management, had bought homes in the Inland Empire. A move there would make them more comfortable plus many existing employees wanted to move there. So we lost only one person by moving. And our customers stuck with us.

We felt it would be easier to hire additional employees as well, to save them driving out of their area. This worked well until this year, it is very difficult to find employees here now, as well.

In addition, we think that the Inland Empire is the best possible choice for us due to the type of growth it is experiencing. And it seems our customer base is broader here. People in the Inland Empire are more outdoors-minded. In short, people out here like our type of merchandise.

**IEBJ:** What is your philosophy for running your business?

**Links:** It can be summed up by what I always tell people when I'm interviewing them for a position with our company. "If you get enough good people, all under one roof, all going the same direction, only good can happen." We want a good company for our families, for our customers, and for our society. We operate to be a service to all. We strive to provide the best products, at the best prices along with service and selection. We are constantly trying to improve.

**IEBJ:** What is your management strategy as we move into a new decade?

**Links:** My strategy into the '90s will not change much from what it has been. However, with our increase in business, hopefully I can do a much better job of exercising it. I want to be able to provide more benefits to all employees. Most of the top management has been with the company nine to 14 years. They have all worked long and hard to get us where we are. Employees who work in the stores are expected to know our products and be much more than simply retail clerks. We want to be able to provide more training and benefits for them as well. We do some training, such as hunting and fishing trips, but do not have a formal education process. We are establishing one now. We believe the '90s are definitely going to be different in retail; but, we think it is going to go the direction we have always taken — specialization and service.

**IEBJ:** How do you balance business and personal life?

**Links:** Not very well. About all I do anymore is buy and sell. I did manage three days in Wyoming last fall and got my first antelope. And I went trap shooting recently with my bankers. But mostly, I just try to keep up with the demands of a growing business, and that does not allow much time for a personal life. I have managed to raise three children, all of them are successful human beings. I consider this my biggest accomplishment.

## GUEST COMMENTARY

### Critical Thinking In Education: How Schools Can Better Prepare Students For The Business World

by Ed Peltz

Superintendent of Mountain View School District, Ontario

The Mountain View School District has signed an agreement with the city of Ontario Police Dept. to teach the Drug Abuse Resistance Education program (DARE) in our schools for the coming school year. This is an educational program in which police officers are selected on the basis of how effectively they can work with students, and then they are given an intensive two-week program by the LAPD on the elements that make up the DARE program. These officers will then teach in our schools regularly.

The most important phase of the program is that students will be learning at an early age to make rational and informed choices in their daily lives. These choices not only concern the use of drugs, but decisions regarding relationships in and out of school.

I have seen this training program in action, and I am very impressed with the variety of teaching techniques used to create a student climate of trust and sharing with the police officers as well as the other students in class.

I believe the DARE program represents the most effective use of personnel and resources in fighting drug abuse today. When you realize that over 75% of all crimes committed today are drug

related, you recognize the urgent need for such a program.

The DARE program may well become a model for other teaching programs in all schools during the next decade. We will see districts working more closely with the business community and city agencies.

Business leaders are insisting on sweeping changes in our educational system. They are more than willing to train their employees.

In addition to teaching and reinforcing core academic skills, educators will be placing

more emphasis on critical thinking and problem-solving skills. Occupational skills and positive work habits will become an integral part of the curriculum.

On April 17th of this year, the Ontario City Council approved and adopted a resolution commending the students and staff of the Mountain View School District for their academic excellence and achievement. Our students had scored the highest of all school districts

in San Bernardino County in critical-thinking skills. State Superintendent of Schools, Bill Honig, calls critical-thinking the most important purpose of education.

The success of the educational program in our district (kindergarten

through 8th grade in a district of 2,500 students) is due to many factors. One of the more important reasons for our success is that we teach self-esteem and responsible citizenship. Studies indicated that high self-esteem is the single most important ingredient for success in life.

People with high self-esteem reach out to produce more. They solve problems instead of worrying about them. Honoring students for being responsible citizens at school will hopefully carry through their lives and motivate students to be responsible about their work ethics, families and choices they make in life.

We also emphasize a strong writing program in our school district beginning at the kindergarten level. Writing combines a number of elements that incorporate critical-thinking skills. The student must organize his thoughts in such a way as to effectively communicate his ideas to others.

Another contributing factor to our high achievement is that we recruit outstanding personnel. Then we make sure they stay by giving them recognition and assistance every day.

Other reasons include involving parents at all grade-levels, offering training seminars for staff and giving principals more independence to run their schools. All our lottery funding is spent on student programs.

Changing technology, social values, demographics, occupational and economic trends will continue to place a heavier burden on the educational system. We must accept these changes as challenges and strive to meet the needs of our students.

Our school district population has increased twenty-fold in less than ten years. We have had to be innovative in providing school facilities, talented and committed personnel for specialized subject areas, and expanded curriculum. Still, we have retained our identity as a school district with pride in our accomplishments. Superintendents and school boards must take calculated risks. You can not afford to stand pat because if you do, you lose.

**DARE**  
To Prepare The Children



# The Largest Travel Agencies In The Inland Empire

Listed by Inland Empire Corporate Accounts

Rank	Company Name & Address	Staff	1989 Sales Volume (in 000)	Mix Corporate Leisure	Systems	Specialties	Top Local Executive Name, Title Phone Number
1	Anderson Travel Service 700 E. Tahquitz Way Palm Springs, CA 92262	25	WND	90% Leisure 10% Corporate	Sabre	Full Service	Lois Anderson Owner (619) 325-2001
2	Travel By George 4100 Central Ave. Riverside, CA 92506	21	\$9,000	15% Leisure 85% Corporate	Sabre	Full Service	Nevin Bardai Owner (714) 683-6271
3	Corporate Travel Services 9155 Archibald Ave. Ste. G Rancho Cucamonga, CA 91730	15	\$6,000	85% Corporate 15% Leisure	Apollo, Pars, Sabre	Corporate Travel Management	Brian Hurley V.P./Regional Manager (714) 987-2550
4	Corona Travel Service 400 S. Ramona Corona, CA 91718	14	\$5,750	60% Leisure 40% Corporate	Sabre	Full Service	Teresa Costa Owner (714) 737-7000
5	Uniglobe Crown Travel 268 W. Hospitality Ln. #109 San Bernardino, CA 92408	12	\$5,000	80% Corporate 20% Leisure	Apollo	Full Service	John Schutz Owner (714) 370-2060
6	Mega Travel, Inc. 268 N. Lincoln Ste. 1 Corona, CA 91720	12	\$4,900	100% Leisure		Full Service	Jeannette Cox Rosemary Utesch Co-Owners (714) 371-6342
7	Tradewind Cruise & Travel 73425 El Paseo Dr. Ste 24A Palm Desert, CA 92260	11	WND	N/A	N/A	Cruises	Pat Patzmer Owner (619) 340-1111
8	American Heritage Travel 3764 Ninth Street Riverside, CA 92501	11	\$4,750	N/A	N/A	Full Service	New Owner (714) 683-5801
9	Jones Travel, Inc. 615 West Foothill Blvd. Claremont, CA 91711	11	\$3,657	65% Leisure 35% Corporate	Apollo	Full Service	Patrick Jones President (714) 624-1675
10	Tulip Travel of Chino 12409 Central Ave. Chino, CA 91710	10	\$5,300	80% Leisure 20% Corporate	Datus Plus	Full Service	Case Zwart Owner (714) 591-3881
11	Roadrunner Cruises & Trv. 74075 El Paseo Ste. C1 Palm Desert, CA 92260	10	\$5,100	WND	Pars	Cruises	Ron Rickert President (619) 346-5665
12	Uniglobe Regency Travel 9227 Haven Ave. Ste. 120 Rancho Cucamonga, CA 91730	10	\$5,000	88% Corporate 12% Leisure	Apollo Focal Point	Corporate Travel Mngmt. 24-hr reserv. Reserv. by fax	Jim Roberts President/Owner (714) 941-1122
13	Uniglobe Maxima 3711 Main Street Riverside, CA 92501	8	N/A	90% Corporate 10% Leisure	Apollo	Corporate Travel Management	Peggy Norton Owner (714) 784-9420
14	Smoke Tree Travel 1729 E. Palm Canyon Palm Springs, CA 92262	7	N/A	70% Leisure 30% Corporate	Sabre	Full Service	Sandy Blankenship Owner (619) 327-1428
15	Redlands Travel Service 219 E. Olive Redlands, CA 92373	6	N/A	75% Leisure 25% Corporate	Apollo	Full Service	Mona Bopnell Owner/Manager (714) 792-8100
16	Ask Mr. Foster/Bonnie's 24467 Sunnymead Blvd. Moreno Valley, Ca 92388	5	N/A	75% Leisure 25% Corporate	System	Cruises/Tours	Michelle Eno V.P./Manager (714) 924-5431
17	Rancho Travel Inc. 27491 Ynez Road Temecula, CA 92390	5	\$1,250	80% Leisure 20% Corporate	Sabre	Full Service	Susan Cohen Owner (714) 676-4141
18	Bicknell Travel 27710 Jefferson Ave. Ste. 203 Temecula, CA 92390	3	WND	50% Leisure 50% Corporate	System I	Business	William Bicknell Owner (714) 676-6889
19	Las Palmas Travel 403 N. Palm Canyon Dr. Palm Springs, CA 92262	2	\$2,000	100% Leisure	Sabre	Tours/Cruises	Johny Johnson Owner (619) 325-6311

N/A = Not Available

WND = Would Not Disclose

Note: The information in this list was supplied by the companies themselves polled from a list provided by the American Society of Travel Agents, San Diego Office. Some companies did not respond to the poll. The survey was conducted the week of June 19.

Agencies are listed based on total Inland Empire staff.

To the best of our knowledge, this information is accurate as of press time. While every effort was made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send any corrections or additions on company letterhead to Inland Empire Business Journal, 245-A7, Fischer Ave., Costa Mesa, CA 92626.

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## SBA Lending Grows In The Inland Empire

by Steve Waddell  
Director, Santa Ana Small Business  
Administration Offices

The Small Business Administration this year will make twice as many loans to Inland Empire businesses as it did in 1988. In 1988, the SBA provided guarantees for about 100 loans totalling over \$20 million in the Inland Empire. This year over 200 Inland Empire businesses will receive more than \$64 million in loans. Barring a major downturn in the national economy, SBA lending will continue to grow dramatically for the foreseeable future in San Bernardino and Riverside counties.

The record-breaking economic growth, which has taken place in the Inland Empire during the past few years, has seen the creation of thousands of small businesses in the area. Many of these businesses have used the SBA loan guarantee program as a way to obtain funds for growth at reasonable market rates, repayable over seven to twenty-five year terms. Repayment terms of this length are not available to small businesses under normal circumstances outside the SBA's program.

While most of the SBA's cooperating lending institutions are headquartered in Orange, Los Angeles or San Diego counties, many have offices in the Inland Empire. Because it is important to have

locally based banks involved with the SBA program, the SBA is very interested in inquiries from Inland Empire lenders.

On another subject, the effects of the problems in the savings and loan industry on SBA lending are negligible. SBA lending is growing dramatically throughout the state. Only one major SBA lender in Southern California has been an S&L, Mercury Savings and Loan. Although Mercury was a very active lender (which produced, by the way, a very large and high-quality portfolio of SBA loans), its

loss to the program was not substantial considering the large number of very active participating lenders in Southern California.

To be eligible for SBA funding, a busi-

ness must be for profit and not engaged in lending or speculation or opinion-molding activities. Funds can be used for the purchase of construction or real estate, machinery and equipment, inventory, working capital, and for refunding of debt.

**While most of the SBA's cooperating lending institutions are headquartered in Orange, Los Angeles or San Diego Counties, many have offices in the Inland Empire. Because it is important to have locally based banks involved with the SBA program, the SBA is very interested in inquiries from Inland Empire lenders.**

A list of institutions active in SBA lending is available at the SBA office in Santa Ana, which can be reached at (714) 836-2494.

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## PEOPLE PLACES & THINGS

### Robert O. Marocco Joins Bolton & Co.

Robert O. Marocco has joined the Palm Desert office of Bolton & Co., one of California's largest commercial property/casualty brokerage firms, as account executive.

Prior to joining Bolton & Co., Marocco was president of Asset Risk Management, Inc. in Santa Rosa, California, where he handled various aspects of risk account management. Previously, Marocco was president of Wilkey & Marocco Insurance Agency, Inc. also located in Santa Rosa.

served on the committee since January 1989.

### Boise Cascade Buys in Empire

A Fortune 500 company has purchased 27 acres in Empire Business Center, a 190-acre master-planned industrial park in Mira Loma, a Riverside County redevelopment area near Ontario International Airport.

Boise Cascade will locate a major office products distribution center on the land, which occupies the far western sector of the development. Plans at this time call for a 200,000-square-foot facility with expansion capability.

The new Inland Empire facility will become the company's largest distribution facility in Southern California, augmenting a smaller facility located in Rancho Dominguez.

### Local Architect Appointed To State Advisory Board

Gary L. McGavin, AIA has been appointed to the State of California Advisory Board for review of the School Field Act. McGavin, a project director for HMC Group, an Ontario-based architectural firm, is a long-time resident of Riverside.

The Field Act is the law enacted shortly after the Long Beach Earthquake of 1933, for earthquake-resistant designs of schools and hospitals. McGavin is qualified for the Advisory Board in that he is educated as both an architect and geologist. He has taught geology at the college level, specialized in the design of school facilities for more than 10 years, and has been the author of many technical works on earthquake design including a textbook published by John Wiley and Sons, Inc. on "Earthquake Protection of Essential Building Equipment."

### Plaza Funding Moves Inland Empire Office to Independence Corporate Centre

Plaza Funding Corp. announced the relocation of their Inland Empire office in the Ontario Airport area to Independence Corporate Center (ICC).

Plaza Funding is a subsidiary of Plaza Savings, a \$68 million institution based in Santa Ana. Plaza Savings has eight branches serving the California market.

### Old World Wood Purchases Industrial Building in Corona

Old World Wood has purchased a 17,075-square-foot industrial building in Corona in a transaction valued at \$819,600.

Old World Wood plans to use the industrial space for distribution and supply. The company, which was located in Stanton, is relocating to 1915 E. Elisa Cir. in the Huntco/Corona Industrial Park.

### Make Room For the Mall

Moreno Valley Mall at TownGate, a joint-venture of Homart Development Co. and Fritz Duda Co., has announced an opening date of 1992. The mall will be anchored by May Co., Sears, the Broadway and JC Penney and will include more than 400,000 square feet of specialty retail stores.

### Cash Dividends

CVB Financial Corp. announce a regular quarterly cash dividend of 6.5 cents per share. The dividend was declared by the company's board of directors at its June 20th meeting. Shareholders of record on July 5, 1990 will receive the dividend payments on July 18, 1990.

Chino Valley Bank, CVB Financial's primary subsidiary, is the largest independent bank headquartered in the Inland Empire.

### Nine Percent From The Top

Independence Corporate Center (ICC) in Rancho Cucamonga announced the signing of two new leases, which brought its occupancy rate up to 91 percent.

### UCR's Business Research Bureau Conducts Tyler Mall Marketing Study

The University of California Riverside's Business Research Bureau is conducting a marketing study for Tyler Mall to determine customers' shopping habits and what additional services they desire from a super regional shopping facility.

The mall, undergoing an expansion that will nearly double its size, plans to add a Nordstrom Department Store and about 100 additional specialty shops.

The study is being conducted by M.B.A. students at UCR under the direction of UCR faculty members Walt Henry and Abnik Roy. They will collect information by conducting telephone and in-person mall surveys to determine consumers' shopping habits and identify additional retail products and services they would like to see in the mall.

Established in 1987, the Business Research Bureau links the resources of the Graduate School of Management at UCR to the actual needs of business.

### Carliene Danielsen Named Chairperson of Economic Development Committee

The board of directors of the Temecula Valley Chamber of Commerce have approved the nomination of Carliene Danielsen as chairman of the Temecula Valley Economic Development Committee (EDC).

Danielsen, who is manager of the Temecula office of John Burnham and Co. Real Estate Management, has

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## Executive Investment Risk Compensation Growing

More companies are requiring senior executives to put their own money on the line along with public investors in new "investment risk" long-term compensation plans, according to one of the nation's leading management compensation consultants.

"By providing senior executives with an opportunity for significant rewards based on company performance, the board of directors can create the ideal link between management interests and those of the shareholders," said Robin Ferracone, vice president and partner, Strategic Compensation Associates.

"Companies have dramatically increased their use of long-term incentives over the past five years, and as a result, more executives have a greater share of their total compensation package driven by long-term results," according to Ferracone.

Although the value of long-term incentives has increased at more than three times the rate of annual cash compensation, there is a strong argument that no additional risk has really been borne by executives, Ferracone said. These added risks have been offset by an increase in the total pay package, she said.

The investment risk approach offers a number of potential benefits, Ferracone said. In addition to enhancing executive alignment with shareholder interest, increased management ownership tends to improve the investment community's perception of the company, Ferracone added.

"The investment risk concept is enjoying increased attention from the boards of directors as they seek to address pressures from shareholders, raiders and even management itself about the form of executive pay," said Ferracone. "Shareholder activism and public scrutiny of 'excessive' compensation has many boards questioning the use of lucrative, 'add-on' forms of long-term incentive."

Investment risk can be incorporated into executive pay through variations to traditional long-term incentive concepts. Some of the possibilities cited by Ferracone include:

**Stock Options With Holding Restriction.** Probably the easiest plan to adopt and communicate, this variation requires that stock received upon option exercise be held for a minimum period of time (e.g., one year).

**Stock Option Purchase.** Another simple twist to traditional stock options, this approach requires executives to purchase stock options. If desired, the purchase price might be later credited against the exercise price of stock.

**Restricted Stock Purchase.** Like stock option purchase, a restricted stock purchase requires executive investment. Executives may purchase restricted stock at a significant discount, but at a level considerably higher than the traditional par value investment required by many restricted stock plans. Alternatively, the stock could be sold at fair-market value, with other program features (i.e., below-market financing) providing the compensatory element of the plan.

Under these programs, share purchases can be financed through personal funds, company loans, or a combination of the two. Further, the financing can be interest-bearing and may be forgiven based on time or performance.

### Moreno Valley Auto Mall: Filling Transportation Needs While Creating Revenue And Jobs

The Moreno Valley Auto Mall's 1991 opening will create 800 new jobs, a figure expected to double by 1992, the mall's developer said.

Scheduled to open with 15 car dealerships, the 80-acre mall will eventually house 23 vehicle dealerships and nine recreational dealers, selling everything from boats to motor homes.

"Our projections indicate that the population in this market will grow 57% by the year 2000," said Mike Hamilton of Western Land Profiles, a mall developer.

Located at the southeast corner of Highway 60 and Moreno Beach Blvd., the mall is expected to generate \$300 million in annual revenue, including \$3 million in taxes for the city. It would be the 16th largest single producer of tax revenue in Moreno Valley.

Moreno Valley's population of 120,000 is growing 12% annually. Population in the greater market area, which includes southwest Riverside County and a portion of San Bernardino County, is expected to jump from 1.18 million in 1989 to 1.8 million by the year 2000.

In addition, one million visitors pass through Moreno Valley annually on the way to Lake Perris and Palm Springs. Developers hope that in addition to stopping for a coke and a hamburger along the way, travelers will also pick up a camper or a boat to take to the lake.

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## Restaurant Row

A Wine and Food Survey by William

*This column is written for the business person who finds travel a necessity, as well as for those who believe that eating a fine meal with a very pleasant wine is a reward of travel and even life.*

*Each month we shall comment on different restaurants, in the various cities that, I believe, are most often visited by business persons from the Inland Empire. These restaurants are chosen strictly on merit. All restaurants were personally visited. I plan to offer you brief surveys, in lieu of long reviews.*

### EQUUS, AT FOUNTAINGROVE INN

The inn's manager and internationally renowned restaurateur Dieter Meier welcomes diners to Equus, where the executive chef creates classic yet imaginative dishes incorporating the freshest local meats and produce with exotic ingredients — dishes that surprise with their originality and satisfy with their simple good taste. You can sink into a spacious booth or dine center stage under the coffered mahogany ceiling. In the lounge, you can sip cocktails and listen to romantic music played on the grand piano. Be sure to examine the Gallery of Sonoma County Wines, a display of nearly 300 premium wines representing virtually every winery in the county. For this collection, the winemakers personally selected each bottle.

Believe me, you won't be disappointed...try the Equus. Reservations a must, call (707) 578-6101. Located at 101 Fountaingrove Parkway, Santa Rosa.

**BERINGER VINEYARDS**—In the planning stages since 1987, the Culinary Arts

Center will house the School for American Chefs. The school was created by the joint efforts of Tor Kenward, vice president of Winery Communication, and Madeleine Kamman, nationally recognized teacher, chef and television personality. After participating in a number of events at the winery over the last few years, Madeleine chose St. Helena as the place to continue her teaching career and she suggested a Beringer chef's school. Tor gave the school its final cachet by making it a scholarship program offered nationwide to all working chefs. Selection for the scholarship recipients will be made on the basis of a menu written by each applicant in which he or she will be using the ingredients of his or her region and of an essay stating the applicant's career goals and philosophy of the future of the food profession.

Since many chefs are anxious to enhance their basic knowledge and skills, lectures will focus on food science, food history, creative menu planning as well as any management problem encountered by participants.

A few classes for non-chefs will be offered, such as a Food Lover's Weekend with Madeleine Kamman and a five-day class for cooking teachers. Funds from those classes will help fund the scholarship program.

Celebrations will take place through the summer as the students arrive at Beringer to start working in the new state-of-the-art kitchens of the Hudson House.

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# IDEAS FOR THE INLAND EMPIRE

## Commercial & Residential Real Estate In The Inland Empire: Where Is It Headed?

by David W. Moore and  
Al Steward  
Schneider Commercial Real Estate

The talk across the nation is "Where is the economy headed?" In San Bernardino County, we know! "Steady growth" are the two words that best describe San Bernardino County's outlook for the '90s. Our county is growing because of several factors.

Large tracts of land, as well as "infill" parcels are still available at prices which will work for developers and ultimately consumers. An ever-increasing number of new residents are migrating into the county from Los Angeles and Orange counties. The attraction is mainly because our county provides access to one of the largest markets in the United States. The state population generates retail sales in excess of \$140 billion. Forty-seven percent of that market is within one hour of western San Bernardino County.

Also, the labor pool is diversified enough to allow for employment of unskilled, skilled and professional labor. The county economy had 11,600 more jobs available in August than one year ago. Additionally, the governmental agencies are providing the necessary approvals, encouraging growth and expansion of their spheres of influence. The county has an excellent transportation system providing rapid movement of goods throughout the Pacific Region accessing a market with an effective buying power of over \$370 billion.

San Bernardino County shares a metropolitan area with Riverside creating the fastest growing urban region in California and the fifth fastest in the nation.

The twin counties combined for a 46% population increase between 1980 and 1988. The population bulged from 1,558,215 in 1980 to 2,277,600 in 1988. Those are the kind of numbers that impress developers, investors, corporations and entities, such as the World League of American Football which is eyeing San Bernardino for one of its 12 United States franchises.

To understand the county, a closer look must be made as to the areas of development. The expansion is primarily focused in two areas of the county, the first being the high desert consisting of Victorville, Adelanto, Hesperia, Apple Valley and Barstow. The second being the core area of Ontario, Chino, Grand Terrace, Montclair, San Bernardino, Rialto, Colton, Yucaipa, Rancho Cucamonga, Redlands, Fontana, Loma Linda, Highland and Upland.

Fontana and Rancho Cucamonga are ranked second among California's fastest growing cities. Colton, Victorville and Adelanto are ranked 5th, 6th and 7th respectively among California's fastest growing cities. San Bernardino County's 12 largest master-planned communities will account for nearly 53,000 housing units on 41,656 acres at an average density of 1.27 housing units per acre. Still, this number will be less than one-third of the new houses needed by the region by the year 2010. Therefore, either master-planned activity will have to be significantly increased, or smaller builders will have to be able to build homes on "infill" areas.

The housing boom has created a retail frenzy especially in the area of anchored shopping centers, fast food restaurants and automotive services.

Industries have found the Inland Empire attractive, choosing the county for their distribution facilities. Companies such as Edison Apparel Outlet, occupying a 100,000-square-foot complex, and Toys 'r Us, with an impressive facility of over 600,000 square feet, indicate a trend for others to follow. For San Bernardino County, the remaining years promise more growth.

## Computers, Which Allow The User A Graphical Interface, Will Become Common Business Tools

By Jack Bridgman

In the early 1980s, Apple Computer Co. announced a new computer named "Lisa." It used a radically different method for telling the user what to do.

Instead of memorizing strings of cryptic commands, as they had to do on other computers, users merely looked at

the screen. There, displayed in plain sight, were all the tools they were used to using in the office: pens, pencils, folders and even a trash can.

Lisa introduced something known as the "graphic environment," which the Macintosh also employed when it replaced "Lisa" in 1984. Using that graphic environment will eventually become the way most people do business. At least it will change the way they do business on a computer.

The reason is simple: a graphic environment saves at the bottom line, and it saves big.

Hughes Aircraft Co. did a study which documents just how much a graphics environment can save a business. At the end of the four-week study, Hughes employees compiled a 100-page report. It concluded that, where Macintosh computers were used, there was a 64 percent increase in productivity.

The bottom line? In just four weeks the company saved nearly \$183,000.

The graphic environment is here to stay because it creates a better way for people to interact with computers. Almost all computer makers, including those producing PCs, are either creating their own operating system with graphics in mind or they are using somebody else's.

In the not-too-distant future, we will see speech-oriented computers being widely used in the business world. The environment for the computer user will become increasingly more friendly as we develop better ways to tell the computer how to provide information to us. We have to tell the computer how to communicate in human terms, rather than "computerese."

Jack Bridgman is Apple Product Manager for Software Service & Computers in Riverside

## Is There A Savings Association In Your Future?

by Frank J. Delany  
Savings and Loan Attorney  
Reid & Hellyer

We have been deluged, on a more or less daily basis for the last several years, with news stories relating to the demise of insolvent savings and loan associations and the costs which will be incurred by the American taxpayers in cleaning up the ailing thrift industry. Stories of mismanagement by executive officers of these savings institutions, duly chronicling their lavish lifestyles, have become as common as stories about Donald Trump.

Since August, 1989, the Resolution Trust Corp., the federal agency charged with managing and disposing of failed savings and loan associations, has sold 190 failed thrifts with total assets of \$50.7 billion and placed 73 others with total assets of \$48 billion on the block.

Perhaps now is the time to step back, take a hard look at the savings and loan industry and ask the two basic questions which underlie the recent stories and events: Does the savings and loan industry have a future? If so, what is it?

In recent years, all sorts of different kinds of financial institutions have been involved in making home loans. In addition to savings and loan associations, it is no longer unusual to see banks, life insurance companies, mortgage companies and even credit unions in the home lending market.

The Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA) was enacted in August of last year. One of its primary purposes was to promote a safe and stable system of affordable housing financing.

It accomplishes this purpose by: requiring savings associations to put at least 70 percent of their assets into home loans or mortgage backed securities; and restricting or, in some cases, eliminating non-housing related loans and investments by these associations.

It is this statutory requirement that differentiates the savings association from the other financial institutions involved in the home lending market. These other financial institutions have the ability to determine, for whatever reason, not to make housing credit available to consumers, either for a certain period of time or at all.

Savings associations, on the other hand, are committed to lending for housing -- in good times and in bad. As a result, they will make home loans when housing credit is

not available (at least on an affordable basis) from the other financial institutions who are in, and periodically out of, the home lending market.

In addition to committing the savings associations to provide a safe and affordable system of housing finance, FIRREA imposed certain capital standards on savings associations. These standards, involving a leverage limit, a tangible capital requirement and a risk based capital requirement, will have the overall effect, over a relatively short period of time, of eliminating the marginal and insolvent savings associations.

As a matter of fact, and contrary to the spate of adverse news stories published to date, it appears that a relatively large percentage of the remaining savings associations meet the new capital standards. A study by Alex Sheshunoff & Co., an Austin, Texas-based financial research firm, indicates that 67 percent of the nation's thrifts meet the 3 percent tangible capital to assets requirement of FIRREA.

Prominent Inland Empire-based savings associations, such as Hemet Federal Savings and Loan Association and Redlands Federal Savings and Loan Association, not only meet, but exceed the currently applicable capital standards.

These Inland Empire based savings associations have developed market niches focused on the needs of the Inland Empire consumer. In addition to their core deposit-taking and mortgage lending business, they also offer their customers a wide variety of complementary consumer lending products.

They have become, in effect, a one-stop financial center for the family and its financial needs. It is this focused strategy which will permit savings associations like these not only to survive but prosper.

The answers then to the questions posed above are clear. Simply put, the savings and loan industry does have a future. It is a future which is tied to home lending and, if you are now, or will in the future be in the market for a loan on your home, or have other personal financial needs, there is a savings association in your future.

## Television for the Inland Empire

by Norman Miller  
Independent Video/Television Producer  
Visual Concepts, Ontario

The Inland Empire is included in the Los Angeles Area of Dominate Influence (ADI). National television networks and advertising agencies base their major ad sales and buys on ratings relative to the station's programming and its ADI. If the percentage of homes that can receive the television signal is less than 50 percent, the possibility of a new market (ADI) is born.

Palm Springs now has two network affiliates, ABC on channel 42, and NBC on channel 36. CBS uses an LPT (low power television) booster for Palm Springs cable pick-up. Currently, the percentage of households in the Inland Empire, excluding high-and-low-desert, reachable by Los Angeles stations is 70-to-85 percent.

It makes no sense, then, for the networks to bleed themselves of revenues for the sake of catered local programming or new affiliates.

But, then there is cable television—you know, the companies that buy and sell themselves every five years and whose phones are always busy. They provide some local programming but no news. Our own PBS station, KVCR, channel 24, is not being carried by one of the major cable systems servicing the Inland Empire. They elect to carry PBS, KCET, channel 28, out of Los Angeles. KVCR is licensed to the county of San Bernardino and was the first PBS station in the Southland.

Where will Inland Empire television be at the end of the 1990s? Look for more cable channels as older systems are up-graded. Smaller cable systems will be bought up by conglomerates, opening more doors for local advertising.

There are at least a dozen new channels on the drawing board, including two comedy and two science fiction channels, plus more Spanish language channels.

Expect an Inland Empire channel, offering a variety of indigenous programming, news, lifestyle, commerce, sports and special interest shows. This could be a win-win scenario for viewers, advertisers, local government and business. We would finally hear and see all the events and issues that affect us in our daily lives.



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## Marketing Communications In The '90s

by Alan Ziegaus and Dan Silverman

It's no wonder that so many marketing programs fail.

In fact, a recent survey reported that corporate communication executives felt that only about 30-35 percent of all such programs were very successful. And, when you stop and think about the resources (both financial and the human variety) these same marketers have devoted, one must stop and ask, "What's wrong with this picture?"

What goes wrong at the end is usually due to what goes wrong at the start.

Remember GIGO? That's early computerese for Garbage In, Garbage Out. GIGO is also a great way to summarize what marketers and public relations professionals began realizing in the 80s, and will be avoiding in the 90s.

Example: A million-dollar communication's campaign is implemented. In the end, not one person's attitude toward your company has changed, nor have you increased your product's sales by even one percent. The reason: you've spent a million dollars worth of the wrong message, to the wrong audience, for the wrong reason. In the past, this has been the fate of many public relations and marketing programs.

So how does this happen, and how can it be avoided? Professionals were so caught up in the implementation, they never bothered to first step back and figure out what it was they needed to accomplish. Fortunately, public relations professionals and marketers at the end of the '80s began dis-

covering what will set the standard for the '90s. In simplest terms — research is essential. More time must be spent on assessing the situation. Once you've nailed the problem, then you begin working on the solution.

Rule number one — think like your prospect. It's up to the marketer and public relations professional to determine who their audience is, and to then analyze, understand and appreciate the situation that an

A million-dollar communication's campaign is implemented. In the end, not one person's attitude toward your company has changed, nor have you increased your product's sales by even one percent. The reason: you've sent a million dollars worth of the wrong message, to the wrong audience, for the wrong reason. In the past, this has been the fate of many public relations and marketing programs.

audience or consumer faces when forming an opinion or making a purchasing decision.

Here are three tips on how the "thinking like your prospect" approach can be put to work for your organization.

(1) Focus on why people would not buy your product, or support your company, as opposed to all the reasons why they would. Concentrate on breaking down all barriers, softening any resistance and eliminating their apprehensions.

(2) Ask yourself why you personally would or would not buy the product if you were the customer.

(3) Conduct qualitative research to truly understand your prospect's mindset. Hunches are hardly a reliable source.

The following outlines some trends for the 90s that have developed during the transition to this approach, and should be considered when creating your strategies:

- A greater emphasis will be placed on two-way communication. Increasingly, businesses are recognizing that boasting about its product or service will not ensure success. More and more public relations programs and ad campaigns will be incorporating a means for acquiring feedback

from their audiences and prospective buyers, and will then act upon that feedback.

- There will be a greater accountability for public relations and marketing programs. Clients and management will want to know "Where did we begin?" "What were our goals and did we get there?" The "so-what" question will be asked more and more.

For instance, when a story is published, a brochure is produced or an ad slogan run, decision-makers will want to know what it accomplished. The only way to account for progress is to set quantifiable goals and objectives. Ideally, you should conduct benchmark measurements periodically throughout the program. If you wait until the end to measure progress,

it will be too late to change your outcome.

- There will be an increased emphasis on employee relations. By simply combining the growing shortage of skilled employees with the fact that employees are a company's best spokespersons, businesses can easily see the importance of this area of public relations and marketing. Programs maximizing the importance of employees will be at the top of business priority lists. Go down to the front. Talk face to face with your salespeople, waiters, reservationists, etc. Remember, great generals knew they needed to see what was happening in the trenches in order to wage an effective military strategy. Pay a great deal of respect to the "ivory tower syndrome." It's true.

Firms such as ours, that specialize in counseling clients in a wide range of communication disciplines, rely on anticipating public reaction at every turn —

ahead of time. We have found that the approach outlined above is not only more effective, but it also enables us to solve problems much more quickly — which in our business, is often half the battle.

So, don't let your marketing program fall into the 65 percent that end up with disappointing results. Do your homework and think like your prospect first. Then, ultimately, they'll think about you the right way, too.

Alan Ziegaus is a principal with and president of Stoorza, Ziegaus and Metzger, a marketing communication's and government relation's firm. It has offices in Temecula, San Diego, Los Angeles and Sacramento.



# Focus: Chino

## Industrial Development

More than 23.2 million square feet of commercial and industrial space has been developed and more than 22,000 jobs have been created in Chino since 1985. According to the California Department of Finance and Board of Equalization, Chino has experienced the highest rate of growth in taxable sales and per capita sales in the western Inland Empire since 1980.

Companies can buy land in Chino for the same monthly cash flow they rent for in Orange and Los Angeles counties, according to Paul Earnhart of Lee & Associates Commercial Real Estate Services. Chino's industrial land prices appreciated 17% in 1988 and industrial building prices rose 11% during the same time. Major companies, such as Ethan Allen, Montgomery Ward, Square D, Hussmann and Farmers Insurance have located in Chino.

Sitting adjacent to the Los Angeles County border on the 60 Freeway, Chino is also near the borders of San Bernardino, Riverside and Orange counties. Chino boasts a larger supply of executive homes than many Inland Empire cities, yet maintains a good supply of moderate and affordable housing for a strong labor base.

According to Earl Nelson, the city's director of community development, "In the 1970s we saw a lot of residential construction and gained the bulk of our population. The 1980s saw an explosion

that will contain 138,000 square feet of retail, professional office, restaurants, a health club and theaters.

The County Fair Shopping Center at the northeast corner of Philadelphia and Central avenues is undergoing rehabilitation. The 17-acre site will include restaurants, markets, a drug store, office supplies and other small shops.

## Residential Development

Chino has tried to balance business growth with residential development. The hometown atmosphere that prevailed when the area was almost wholly agricultural has endured. Families are important in Chino and 10 new schools and nine new parks have gone up since 1985. The largest park, named for State Senator Ruben S. Ayala, will eventually encompass over 340 acres along Edison Ave.

The city's population has grown from 52,000 in 1987 to 59,600 in 1990. During the past five years, builders erected 3100 single and multifamily homes. The average home in Chino costs \$192,400 and \$245,800 in Chino Hills.

Eventually, over 3110 homes, stretching over 1000 acres, will be built in East Chino. Approximately 900 homes have been completed or are under construction.

Ease of access to the employment centers of Orange and Los Angeles counties has contributed to Chino's residential growth. The Pomona Freeway, Highway 71 (soon to be upgraded to freeway status), Carbon Canyon Road, and Grand Ave. provide commuters with various routes between home and work.

## Chino Airport

Fifty-year-old Chino Airport is undergoing some major changes. The San Bernardino County board of supervisors approved a \$57-million, 20-year master plan in May 1990. The plans will give the facility a

new runway, extend one of the two existing runways, add more land, build a new control tower, improved security, and repair or replace the aging infrastructure.

James Monger, Director of Airports for San Bernardino County, said Chino's facility functions as a reliever airport for Ontario International and John Wayne airports. Chino is not likely to become a commercial airline field, but is very compatible with Ontario Airport as a location for smaller aircraft and other services, Monger said.

Lockheed Aircraft Service has a facility at the Chino Airport that employs 225 people in maintenance and modifications of various aircraft, such as the C-130. Currently, Chino Airport is the base for about 900 private and corporate airplanes. After completion of the master plan, Chino will be able to accommodate 2500 airplanes. In addition to private passenger flights, Chino can handle small high-priority package shipments. The airport is also an important location for air ambulance service.

The major improvement resulting from the new master plan will be construction

of a new east/west runway at a cost of \$20 million. The runway will be 7000 feet long in order to more safely accommodate larger multi-engine corporate aircraft and Lockheed's operations. Additionally,

1000 feet will be added to one of the two existing runways.

Another \$20 million has been earmarked for acquisition of adjacent land as it becomes available.

Noise is not currently a problem because the airport is next to a correctional facility and farm land. Eventually, Chino Airport will encompass about 1100 acres.

Construction is scheduled to begin in September 1990 to replace the existing 45-foot-high tower with a 75-foot-high FAA control tower costing \$3.7 million.

\$300,000 is planned for improved security, including a new pass identification system and construction of new security fencing around the perimeter of the airport. The balance of improvements approved by the board of supervisors will be repair or replacement of water pipes, sewer lines and streets.

## Eucalyptus Business Park

Chino is working on a plan for a 430-acre business park to be developed over the next 20 years. The business/industrial park plan calls for art in public places, bicycle and pedestrian trails, and seven acres of public parks. The Eucalyptus Business Park will be bordered by Highway 71 on the west, Eucalyptus Ave. on the north, Central Ave. on the east and Chino Hills Parkway on the south.

At present this site is mostly vacant, but plans call for a full range of manufacturing, commercial, business/office and auto sales uses. Much of the Inland Empire's business is dedicated to distribution. The planners of the Eucalyptus Business Park are hoping to balance out the industrial base by encouraging light manufacturing and are considering an auto mall, possibly along Highway 71.

Two projects are currently underway

within the park. The Chino Corporate Center, located at Ramona Ave. and Highway 71, contains a mid-rise office building. A medical and health facility, a hotel for business travelers and retail



Eventually, more than 3,110 homes stretching over 1000 acres will be built in east Chino. This is one of the new homes in Summerplace, a residential development.

stores are envisioned. The second project will consist of a series of small to mid-size industrial buildings.

An innovative feature of the plan will take advantage of the soon-to-be-opened Carbon Canyon Treatment Plant to utilize reclaimed water for irrigation and industrial uses. This approach will conserve water resources as well as provide lower cost water for users.

Almost two years have been committed to planning the park.

## Regional Mall

The Majestic Spectrum and Homart Development Co. plan to build a regional shopping mall in Chino.

Located on 88 acres fronting Highway 71 at the Grand Ave. interchange, the center will contain approximately one million square feet of space. It will be built within the Majestic Spectrum, a 425-acre mixed-use business community.

Phase one, planned to open in 1994, will include approximately 265,000 square feet of mall space and 400,000 square feet for three anchor tenants. The Second phase will add an additional two anchors, or approximately 250,000 square feet. Mall space will ultimately reach one million square feet upon build-out in 1996.

Chino's trade area contains about 192,800 people and is expected to grow to 247,000 by 1994. The 1987 average household income is estimated to be \$39,300, 30% higher than the market average.



Majestic Spectrum is a planned development of more than 400 acres in the southwestern area of Chino. A regional mall is also planned for the area.

of industry and commerce."

Chino's growth plan calls for major infrastructure improvements, such as the widening of Central Ave., the city's main artery. More than \$29.5 million has been spent or designated for infrastructure improvement projects.

They include expansion of the civic center area and the commercial downtown and the development of more than 400 acres within the city's southwestern industrial and business park area.

The area surrounding the 60 Freeway and Central Ave. is also a major focus of new commercial development.

Chino Town Square, located on Philadelphia Ave. between Central and Benson avenues, has realized tremendous success since its 1987 opening. Anchored by Mervyn's, Target, Nordstrom Rack and Pace, the 503,000-square-foot sub-regional shopping center accounts for approximately \$150 million in annual retail sales.

Central Court at the northwest corner of Central and Philadelphia avenues is a 62,000-square-foot retail development. The Chino Promenade is a 20-acre site

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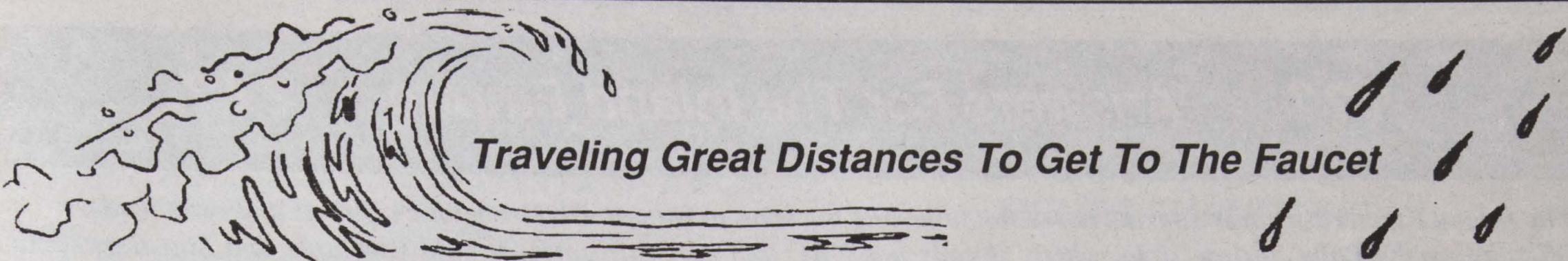
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## Traveling Great Distances To Get To The Faucet

by Janice L. Weis

Since California is now suffering from its fourth consecutive dry year, water is currently a major issue in the Inland Empire as it is in the whole state. As businesses and people continue to settle in the Inland Empire, careful management of scarce water resources becomes even more important.

Because of its geography and climate, providing a sufficient supply of water to Californians has been a problem since the state was first settled. The majority of California's population resides in the southern part of the state while much of the water is located in the north. Fortunately, the Inland Empire actually has a better water supply than many areas of the state.

Most of the Inland Empire's water comes from the Santa Ana River and from several local groundwater (underground) basins. The Santa Ana River is one of the best local water supplies in the state, and most of the underground basins in the Inland Empire — unlike some basins in other parts of Southern California — contain reasonably good quality water. These underground basins are managed on a "safe yield" basis so that more water is not pumped than is replenished by nature over the long run. These local supplies are supplemented by water from the State Water Project and from the Colorado River.

The State Water Project (SWP) is an impressive component of Southern California's program for importing water. In 1960, California voters approved a \$1.75 billion bond to finance the SWP. The SWP extends over 600 miles to bring water to Southern California from Lake Oroville which is over 70 miles north of Sacramento. The water is released from Lake Oroville into the Feather River where it later flows to the Sacramento River, and then passes through the Sacramento-San Joaquin Delta. At a point near the city of Tracy, a series of pumping plants lifts and carries the water through the California Aqueduct, down the west side of the San Joaquin Valley and then up 2,000 feet in a single lift over the Tehachapi Mountains into Southern California. The project then splits into the east and west branches.

The east branch passes through the Mojave Desert, climbs to Silverwood Lake in the San Bernardino Mountains, then drops to Lake Perris in Riverside County where it is stored. The west branch of the SWP carries water from the Tehachapi Reservoir to other storage reservoirs where the water is used to supply western areas of Southern California.

The SWP is operated by the California Department of Water Resources (DWR). Thirty agencies, including the Metropolitan Water District of Southern California, have contracted for a share of the project's capacity.

The Inland Empire and other parts of Southern California also rely on water from the Colorado River. The Colorado River Compact, signed in 1922, apportioned the river between Colorado, New Mexico, Wyoming and Utah (the upper basin states) and California, Nevada and Arizona (the lower basin states). In 1964, the United States Supreme Court divided the lower basin's share among those three states.

In turn, California has apportioned its share of Colorado River water between four agricultural suppliers and the Metropolitan Water District. The agricultural agencies have first priority to this water. The Supreme Court also allocated one-half of any surplus water from the Colorado River to California. The Secretary of the Interior has the discretion to allow California to use water that Arizona and Nevada do not use. In the past, Arizona has not used its full share of Colorado River Water and the Metropolitan Water District has had the ability to divert one million acre feet of water per year from the Colorado River under its contract with the Secretary of the Interior. (An acre foot of water is the amount needed to cover an acre with one foot of water.) One acre foot can supply two families with water for a year.

Now, however, the federal government has begun delivering water to the Central Arizona Project. In 1990, Metropolitan's long-term dependable Colorado River

supply will be reduced by more than 50 percent, to less than 550,000 acre feet per year. This reduction in Colorado River water can affect water supplies in the Inland Empire because local agencies contract with Metropolitan to supply water to parts of the Inland Empire.

The Inland Empire's other water supplies are also vulnerable. The quantity of water available to Southern California in the future from the State Water Project is uncertain because the State Water Resources Control Board is currently deciding how much water should be diverted from the Delta. The Board may decide that less water should be diverted from the Delta to provide more water for the Delta's environmental needs. If so, there could be less water available to export to Southern California. One suggestion is to construct additional delta transfer and storage facilities. This would allow high winter flows to be stored for use in the summer and could make more water available for environmental and consumer needs. However, this does not appear to be an immediate solution given the current political controversy surrounding this concept.

Groundwater contamination is also a concern in the Inland Empire. Several groundwater basins have been polluted by industrial and agricultural discharges, some of which occurred as long as 50 years ago. However, progress has been made in cleaning up previously contaminated sources. Well-head treatment programs have been successful in San Bernardino and other areas. A treatment plant to desalt poor quality groundwater is also under construction in Riverside. Thus, over the next decade, it may be possible to use currently undrinkable supplies of groundwater. This would add to the overall supply available to the Inland Empire.

Apportioning California's water among municipal, industrial, and agricultural concerns, as well as needy environmental resources is a difficult task in the best of times. The importance of this task becomes even more apparent, however, in years like the present one and in places like the growing Inland Empire.

Janice L. Weis is an associate in the Riverside-based law firm of Best, Best & Krieger. Her practice focuses on water and environmental law.

## RETHINKING JOINT VENTURE POSSIBILITIES

### S&L Crisis, FIRREA, Reduce Conventional Capital Options

By John A. Flynn

It's no big secret that sources of funding for new development are becoming increasingly scarce. The S&L crisis, highly-publicized real loan problems of the Bank of New England, Wall Street's negative perception of real estate assets, a slowdown in the new housing market, and increasing regulatory scrutiny of loan portfolios have all combined to produce stingy lending institutions with tougher underwriting criteria for real estate loans.

In the latest episode, the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA), threatens to strangle many developers, with the smallest among these being the most vulnerable. FIRREA will result in the reduction of capital availability, a higher percentage of builder equity necessary to qualify for financing, and more stringent appraisals by lenders.

The key purpose of the legislation is to ensure the soundness of financial institutions by limiting "risky" investments. In so doing, the most significant impact of FIRREA, intended or not, is the overall curtailing of available real estate financing. Both the types of loan options available and their size will be reduced, affecting the real estate industry more than any other sector, aside from the financial institutions themselves.

**Limitations of FIRREA:** Under FIRREA, the aggregate amount that a savings institution can lend to any one real estate borrower has been reduced from 100 percent of the institution's capital to 15 percent. In addition, an aggregate amount of 400 percent of a savings institution's capital can be used for real estate lending to developers, further limiting the supply of loan funds. Clearly, the credit restrictions resulting from FIRREA have the potential to cripple, and even destroy, some builders and developers of residential property.

The ability of developers to arrange joint venture agreements with S&L real estate subsidiaries has also suffered the ill effects of FIRREA. Institutions have been forced to limit their loans and liabilities even for their subsidiaries, resulting in a shrinking pool of capital available for equity-sharing investments.

In a typical joint venture arrangement, developers could obtain up to 100 percent of financing for their projects, often with the equity partner providing essentially all the land costs and the financial institution—often, an affiliate—providing a construction loan for the building and marketing costs. In the robust West Coast housing market of the last several years, these arrangements yielded some very profitable returns for the equity partners. Realized internal rates of return in excess of 25 percent were not uncommon.

In some markets, the high rate of return attracted so much capital that land prices skyrocketed to speculative levels that threatened the basic economics of home building. Higher home prices were posted to recover the increasing land costs and maintain builder profit margins.

With the currently softening real estate market, there is a belief that land prices will stabilize. In this environment, there are developers and investors who believe this represents a window of opportunity to acquire land at reasonable values. Because entitlements add significant value to land holdings, those with capital to invest are interested in obtaining the expertise of developers who have a proven track record in taking land through the entitlement process. Capital linked with the expertise to obtain land entitlements, represents a proven formula for the creation of wealth.

**Sources Of New Equity Partner:** It is likely that a new breed of equity partner will emerge to replace traditional S&L joint ventures. The new partner is likely to be a private nonregulated entity that has raised a pool of capital specifically for the purpose of making land investments with the potential for residential development. These capital pools may be managed by U.S. investors, but the funds may ultimately have been sourced from foreign investors.

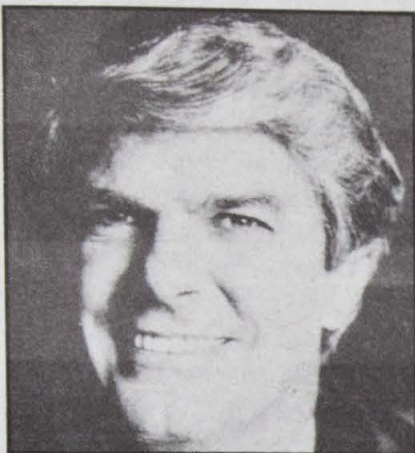
Foreign investors, who have been purchasing an increasing number of American properties in recent years, have clearly demonstrated their financial interest in the U.S. real estate market. A recent Arthur Andersen survey of 330 Southern California real estate executives revealed that three-quarters of those questioned had been approached by a foreign investor about an acquisition or joint venture in 1989. The majority of these—84 percent—were Japanese, though investors from Hong Kong, Taiwan, and Canada also gave respectable showings.

- Foremost, a developer must be willing to grant the venture partner approval rights on key project decisions, and therefore cannot retain the ability to have absolute control of the project.
- A joint venture also involves sacrificing a portion of the up-side potential of a project.



# ??? Answers For The Inland Empire ???

*The Inland Empire Business Journal posed the following question to Inland Empire public officials and civic leaders:*  
*"Excluding the Palm Springs area, which already has NBC and ABC affiliates, should Riverside and San Bernardino counties have their own national affiliated television stations?"*

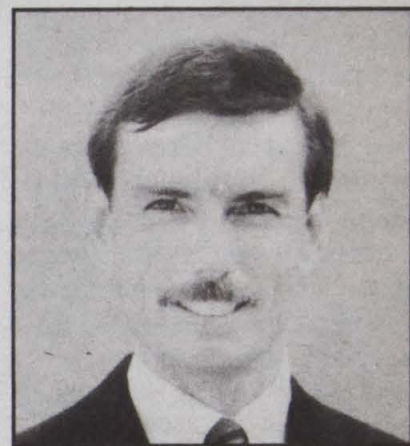


**Congressman Jerry Lewis**  
*(R-Riverside)*

I believe it's only a matter of time before the Inland Empire emerges as a major television market in California. With its tremendous economic growth, San Bernardino and Riverside counties are establishing their own unique identities and stand poised to complement Los Angeles in providing local and national affiliate entertainment and news programming.

This process doesn't occur overnight, however. It may literally take years to complete.

**Jim Fatland**  
*(Ontario city councilman)*



With the tremendous growth that has taken place in Southern California, many of the suburban communities and counties have lost their identity. To a resident and visitor to the Inland Empire, the area is considered Los Angeles. Yet, the Inland Empire is a region of rich history and economic vitality. Ontario, with its international airport, has driven the area to its own economic prominence in Southern California.

I feel that the major television networks could do a great deal in establishing community pride with local coverage of the Inland Empire. Local news and sports coverage together with local advertising would add a new dimension to bringing our region closer together.

I realize that the Los Angeles television market reaches throughout the Inland Empire with direct or cable transmission and may feel no need to establish television stations in the Inland Empire. However, serious consideration must be made by all of us on quality-of-life issues if we are to be successful in making Southern California and the Inland Empire an enjoyable place to live.

I would encourage the major television networks to take a serious look in exploring the feasibility of establishing stations in the Inland Empire.



**Congressman Al McCandless**  
*(R-Riverside)*

I've wondered for some years now why we don't have a national television affiliate at the western end of Riverside County. Commercial television has always seemed sensitive to consumer demographics — and Riverside County is exploding with the area of biggest growth at the western end! Moreno Valley is the fastest-growing city in California — which even the *Washington Post* acknowledged a few weeks ago in a major story. Why doesn't the *Journal* send a copy of this article to the major networks?

**Tom Merle**  
*(Vice President, The Ontario Center)*



No way José for an affiliate in the Inland Empire. The reason is elementary: except for some foothill pockets of isolation, we already get the major networks out of L.A. Affiliates only make sense when an area is too far out — as Palm Springs is — to get the signal from a metropolitan station. More promising, though still a pie-in-the-sky idea, would be the establishment of an independent station that aired some local news/features. Dave Ariss should be encouraged to buy Channel 46. Not only does the area get its own station, but one of those insufferable "home shopping" channels is eliminated. I don't give this much of a chance either. Even Ariss may have trouble coming up with the necessary cash; the station last sold for \$46 million. On a more practical level, I suggest community leaders find a way to shore up, and in some cases establish, well-staffed local media bureaus. I suspect Steve PonTell is already putting together a task force to achieve this very objective.



**Steve PonTell**  
*(President, Inland Empire Economic Council)*

With the Inland Empire emerging as a market all its own in the past few years — separate but unique from Los Angeles — it's not unreasonable to see the need for a national affiliate television station here.

Obviously, a national affiliate television station would allow for in-depth coverage of local news items, and that opens the possibility for the rest of the nation to pick up on those items.

In addition, it would provide the opportunity for focused advertising in the Inland Empire. The primary question is: "Do we have the base of business support for such an endeavor?" I'm not sure, although, the establishment of a national affiliate would also create more job opportunities for the region in the media industry. One drawback to consider is that the Inland Empire would lose some of its exposure throughout the Los Angeles area from the regional television coverage.

Regardless of whether we ever get a national affiliate, however, we should work with the Los Angeles media on the news stories they cover here and in the terminology they use. We have the opportunity to develop our image and control our future to a much greater degree than we do currently.

**Supervisor Larry Walker**  
*(San Bernardino County)*



It would be great to have local stations, especially for news coverage. Inland Empire residents deserve more discussion of local issues via television. However, the area I represent, the fourth district, seems to be adequately served for entertainment purposes by the Los Angeles and cable networks.

Perhaps the real question is, "How could Inland Empire stations compete in a free market with Los Angeles networks?"



### SB 1928 Would Give Business Greater Hand In Pollution Regulations

Business executives and politicians would have a greater voice in shaping pollution regulations under the terms of a new bill being considered by the state legislature.

The bill, SB 1928, sets specific guidelines the South Coast Air Quality Management District would have to follow before establishing any new rules regarding ride sharing and other anti-pollution measures.

The state legislature last year passed the bill, sponsored by Senator Robert Presley (D-Riverside), but Gov. George Deukmejian vetoed it, citing a \$3-a-car registration fee hike proposed in the legislation.

An amended version of the bill is now before the Senate's Natural Resources Committee and is expected to go to the governor in August, if the legislature approves it again. Analysts are not expecting opposition and even the SCAQMD favors the bill.

Under the terms of the new legislation, the agency would also be required to file an annual report, listing how it has spent its money and how it plans to spend funds in the future.

"We're not against the AQMD by any means," said Lou Custrini, government liaison for the Merchants and Manufacturers Association, which has offices in the Inland Empire. "But we feel there has to be some accountability [on the part of the agency]."

Custrini said his organization is concerned that the AQMD has become a "super agency" that doesn't have the same accountability as other state and federal agencies.

Siun Park said meeting AQMD rules added \$500,000 to the cost of a 250,000-square-foot furniture factory his company is building in Moreno Valley. "Most builders are afraid their projects won't meet AQMD standards," said Park,

chairman of L.A.-based Building Profit Corp.

Park said that before he started building he went to the local AQMD office, unannounced, and spoke with the manager there.

"I asked, can we build our furniture factory or not," Park said.

"He said, 'You can build it, but you have to meet our regulations!'" Park said, adding he was then handed a 1,000-page rule book.

Though his direct approach lead to good relations with the AQMD, Park said, any legislation that helps business executives get a better handle on a complicated AQMD rules would be useful.

A spokesman for the SCAQMD agreed that the agency should have a codified set of rules to follow when making policy that affects millions of residents and businesses in Southern California.

"We agree that we should be accountable," said Bill Kelly, an agency spokesman.

"We welcome the bill in that it will set some firm requirements that will hold us accountable [to the public]," Kelly said. He added that the agency has already begun to voluntarily take steps to give the business community a greater voice in shaping regulations.

Presley said he sponsored the bill because "in the district's crackdown on polluters...it has nearly tripled its budget since 1986-87 to \$103 million.

"Permit fees paid by business and industry have gone up accordingly, and the regulated community is asking for a closer look at a projected further increase."

The bill would require the AQMD to hold public hearings before changing or setting any new rules. A required annual report would have to include information concerning regulatory activities, permits issued or denied and economic impact of agency rules and regulations.

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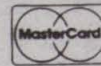
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## Idle Hour

Ralph Bernard Christiansen  
1950 W. Highland Ave.  
San Bernardino, CA 92404

## Alessandras Hair Fashions

Chester Henry Lowe  
8657 Sierra Ave.  
Fontana, CA 92335

## American Silk Screen/Graphic Art

Thomas Anthony Simon  
4253 N. Sierra Way  
San Bernardino, CA 92407

## Duncans Interiors

Gregory James Duncan  
12829 Fallview Ct.  
Chino Hills, CA 91709

## Terracina Ortho Physical Therapy

Moses Munar  
245 Terracina #105  
Redlands, CA 92373

## The Handiworks

Charles Robertson  
2037 Birkdale Ave.  
Upland, CA 91786

## Inland Empire Dental Group

James Stonebreaker  
1060 San Bernardino  
Upland, CA 91786

## World West Brokers

Mc Devco, Inc.  
10722 Arrow Ste 802  
Rancho Cucamonga, CA 91730

## World Flower Mart West

1460 Vineyard  
Ontario, CA 91761

## Pacific Coast Dairy

Broer Dussen  
8929 Chino Ave.  
Ontario, CA 91761

## Hillcrest Home Loans

Viable Financial Services, Inc.  
1131 W. 6th Ste 290  
Ontario, CA 91762

## Empire Business Mgt. Services

Patricia Mackie

5430 Ptolemy Way  
Mira Loma, CA 91752

## Bugle Boy Funeral Details

Alfred Aro  
2889 N. Garner Ave.  
San Bernardino, CA 92405

## JTS Secretarial

Jonette Filbeck  
6733 Cattle Creek Dr.  
Chino, CA 91709

## Hi-Tec Materials

Tony Kinkade  
10639 Third Ave.  
Hesperia, CA 92345

## Priority Earth Products

Matthew Spaid  
2715H S Montego  
Ontario, CA 91761

## Kids World

Kyong Carmona  
17049 Valley Blvd. #E  
Fontana, CA 92335

## All American Shade Company

Nancy Mc Cannon  
2132 S. Grove Ave.  
Ontario, CA 91761

## Espinosa And Mc Cormick

Kaye Espinosa  
619 Via Vista  
Redlands, CA 92373

## D P Enterprises

Paula Faye Cato  
7201 Haven Ave. Ste. E  
Alta Loma, CA 91701

## Evergreen Golf Course Estates

Security National Guaranty  
50 Santa Rosa Ave.  
Santa Rosa, CA 95404

## Crony Painting and Maintenance

Hae Suk Yi  
738 S. Waterman # A23  
San Bernardino, CA 92408

## Diffin and Diffin Enterprises

Michael Diffin  
3421 Duffy St.  
San Bernardino, CA 92405

## Joes New York Deli

David Drane  
8645 Haven Ave. #550  
Rancho Cucamonga, CA 91730

## Crackdown Housing Mgmt. Consultants

Ruben Herndon  
1661 W. Baseline Ave.  
San Bernardino, CA 92411

## G D and Associates

Gopal D. Chatvrvedi  
840 D. West 9th St.  
Upland, CA 91786

## Absolute Computer Mgmt. Services

Clark David Howell  
620 Baltic St.  
Upland, CA 91786

## Wee Care Landscape

Mario Armas  
2601 Colonial Ave.  
Ontario, CA 91761



# New Business Listings

## Aero Ads

Stanley Alan Slead  
5600 W. Mission Ste. K  
Ontario, CA 91762

## E Z Books

Earlena Miller  
5656 Newbury Ave.  
San Bernardino, CA 92404

## Aspen Co.

Lisa Dominguez  
11216 Amarillo St.  
Rancho Cucamonga, CA 91701

## Pierre's Wholesale Autos

Pierre Ferland  
699 W. Rialto Ave.  
San Bernardino, CA 92410

## C-Ya Fashions

Charles Goe  
3596 Leroy St.  
San Bernardino, CA 92404

## Sam Auto Service

Mohammad B. Noormohammad  
1693 W. Arrow Hwy, C2  
Upland, CA 91786

## Property Masters

Antoine Scruggs  
14450 Elevado S-150  
Victorville, CA 92392

## Key Medical

Elaine Marler  
580 E. Arrow Hwy #C  
San Dimas, CA 91773

## Therapeutic Products

Elaine Marler  
580 E. Arrow Hwy. #C  
San Dimas, CA 91773

## Computerized Business Systems

Reid Furniss  
17630 San Bernardino  
Fontana, CA 92335

## Sign Post

Robert Mockbee  
902 N. Fern Ave.  
Redlands, CA 92373

## California Cash Register

Kevin Harrell  
2802 N. Muscupiabe Dr.  
San Bernardino, CA 92405

## Database Enterprise

Anderson Phillips  
308 E. Baseline #160  
San Bernardino, CA 92405

## S and D Specialties

S and D Specialties, Inc.  
1147 Valencia  
Colton, CA 92324

## Hospital Educational Found of SC

National Helath Foundation  
201 N. Figueroa St.  
Los Angeles, CA 90012

## Second Glance

Janet Williamson  
421 E. State St.  
Redlands, CA 92373

## Supreme Cleanes and Laundry

Fred Ortega  
13819 Foothill Ste. A  
Fontana, CA 92335

## Cal Desert Metals Co.

Marten Rosch  
713 Delgada Ave.  
Yucca Valley, CA 92284

## Me Bangs

Jacques Jaklofsky  
738 S. Waterman A-9  
San Bernardino, CA 92408

## Picky Painting

Matthew Massie  
9234 Arrow Rte.  
Rancho Cucamonga, CA 91730

## Mouldings and Millwork

David Mark  
10722 Arrow Rt. #402  
Rancho Cucamonga, CA 91730

## Don Stephens Furniture

Margie Stephens  
1661 S. Grove  
Ontario, CA 917612

## D and M Enterprises

Donald Wilson  
9797 Onyx  
Yucaipa, CA 92399

## Red Carpet Waynes Realty

Maria Emert  
23876 Lake Drive  
Crestline, CA 92325

## T-N-T Foodmart & Gas

Teresa Smith  
35990 Calico Rd  
Yuermo, Ca 92398

## Blastech Co.

Joe Iriberry  
12425 Santa Ana Place  
Chino, CA 91710

## Anne Lkein Outlet

Fashions of Barstow, Inc.  
2829 Lenwood Rd.  
Barstow, CA 92311

## La Jo Ya Travel

Connie Serranta  
415 W. Valley Blvd.  
Colton, CA 92324

## Limited Editions

Richard Buchoz  
1235 E. Francis Ste. J  
Ontario, CA 91761

## Pipers Printing

Linda Piper  
17602 Wildflower Place  
Chino Hills, cA 91709

## Vidal Enterprises

Virginian Eichert  
5490 Indio Ave.  
Yucca Valley, CA 92284

## Modern Marble And Tile

Gary Fry  
9237 Craver Rd.  
Moreno Valley, CA 92256

## M and M Lawn Service

Randy Myles Sr.  
532 W. Scott St.  
Rialto, CA 92376

## Thai Seng Market

Meng Hong Phou  
1455 W. Highland #111  
San Bernardino, CA 92411

## Reubens Technical School/Auto Rep

Ruben Hoyos  
933 A. Central Ave.  
Upland, CA 91786

## E and J Key

John Lindstrom  
667 Inca Trail  
Yucca Valley, CA 92284

## Posters Frames Puzzles/Things

Russell Reich  
28200 Hwy. 189 F-150  
Lake Arrowhead, CA 92532

## K and L Enterprises

Robert Frye  
16600 Seville Ste. F  
Fontana, CA 92335

## Sunbelt Company

Michael Sampson  
56560 Anaconda Drive  
Yucca Valley, CA 92284

## Picture Palace

David Wright  
1155 S. Milliken G  
Ontario, CA 91761

## R and C Ornamental Supply

Jose Carrillo  
16834 Ceres  
Fontana, CA 92335

## Financial Dynamics

Dewayne Douthett  
27232 Messina Ave.  
Highland, CA 92346

## Carpet Outlet

Morgan Vaughn  
9538 Hesperia Rd.  
Hesperia, CA 92345

## Mr. Bears Home Repair

Douglas Allen  
55666 Mt. View Trail  
Yucca Valley, CA 92284

## Sharon's Playhouse Day Care Center

Sharon Aiken  
49068 Park Ave.  
Morongo Valley, CA 92556

## New Irish Cleaners

Hongsik Kim  
12540 S. Central Ave.  
Highland, CA 92346

## Pacific Basin Lubricants

BBMF, Inc.  
1120 Nye St.  
San Rafael, CA 94901

## J and J Trucking

Jose De Jesus Rodriguez  
7571 Central Ave.  
Highland, CA 92346

## T and T Universal Carpets

Torl Davis  
2543 N. Driftwood Ave.  
Rialto, CA 92376

## Com-Tech Engineering

David Reep  
6227 Rivere St.  
Alta Loma, CA 91701

## T and S Service

Roger Morales  
9880 Central Ave.  
Montclair, CA 91763

## Puridental Miller, Realtors

Ruth Miller Inc.  
33733 Yucaipa Blvd. #1  
Yucaipa, CA 92399

## Opportunity Seekers Mailing List

Paul Jay Fiedler  
1788 w. Arrow Hwy. #107  
Upland, CA 91786

## All Service Equipment Rental

Carter Pendergrass  
22737 Barton Rd. #6  
Grand Terrace, CA 92324

## Inland Clean Water Company

Joseph Dunn  
594 S. Arrowhead Ave.  
Rialto, CA 92376

## A B P Security Systems

Robert Engle  
17213 Upland Ave.  
Fontana, CA 92335

## The Quail And Poppy

Helen Trout  
1189 W. Evergreen St.  
Rialto, CA 92376

## Products Unlimited

John Wild  
17125 Elaine Ave.  
Fontana, CA 92336

## FAF Consultants

Harold Ulrich  
13591 Brandon Ct.  
Fontana, CA 92335

## American Pacific Demolition

Michael Madison  
15017 Willow  
Hesperia, CA 92345

## Loma Linda Brass Society

Douglas Macaulay  
26442 Redlands #27  
Redlands, CA 92374

## Garrett and Associates

Richard Garrett  
5196 Benito No. 18  
Montclair, CA 91763

## 700 Discount Store

Yun Cha Choi  
700 N. Mt. Vernaon  
San Bernardino, CA 92411

## SGI Software

Martin Pugh  
13411 San Bernardino  
Upland, CA 91786

## Party World No. 205

Beverly Arnold  
349-351 S. Mountain  
Upland, CA 91786

## CR Cabinets

Kenneth Consaul  
800 E. Washington 356  
Colton, CA 92324

## Classy Cleaners

Sharon Denise Osborne  
243 E. Baseline  
San Bernardino, CA 92405

## Howze Liquor

Issa Hawara  
846 E. Williams St.  
Barstow, CA 92335



## Letters To The Editor .....

## Editorial Reply ...

May 7, 1990

Douglas W. Tucker  
Inland Empire Business Journal  
245 Fischer Ave. Suite A-7  
Costa Mesa, CA 92676



Dear Mr. Tucker:

Frankly, I was very surprised that you had the nerve to solicit our advertising after reading the grossly inaccurate story about our company in your March 22, 1990, issue. This was one of the most erroneous, poorly researched articles I have ever seen in print. It certainly was not the type of article one expects to find in a serious, well established business publication.

The references about Mr. Ingalls and his alleged campaign activities have nothing to do with us and should not have been included, and the events surrounding the Rockefeller transaction were inaccurately reported. Obviously, the novice reporter who wrote this story relied entirely on articles from the Riverside Press Enterprise. We were never contacted at any time regarding this article!

You need not respond to try to make amends. I request that articles on T. & S. Development, Inc. be omitted from your future publications. Unless we see marked improvement, we have no intention to advertise with you.

Sincerely,

Mark A. Thompson  
President

T & S Development, Inc. • 5225 Canyon Crest Drive, Building 100, Ste. 1150  
• Riverside, CA 92507 • (714) 686-1424

The Inland Empire Business Journal Welcomes Your Input and Replies regarding articles that appear in the Journal. As space permits, we will print replies and comments from the readers. The opinions expressed by the author of each story is unique to that author and may or may not be one shared by the Journal, its staff and Publisher. Please address all correspondences to:

Inland Empire Business Journal  
Letters To The Editor  
245 -A7 Fischer  
Costa Mesa, CA 92676

We stand by the article. Former editor Robert Kemp did contact a senior officer at T&S Development regarding the story. As always, advertising and editorial are completely separate at the "Inland Empire Business Journal." Our editorial page is not for sale. However, we shall continue to solicit your advertising and report on any newsworthy events, positive or negative, concerning T&S Development.

## ONE DAY SEMINAR FOR PEOPLE IN BUSINESS OR STARTING A BUSINESS

Learn what it takes to start and operate a successful business through a seminar to be held on Tuesday, July 10, 1990 from 9:00 a.m. to 4:00 p.m. at the County Government Center, Joshua Room, 385 North Arrowhead Ave., San Bernardino, California.

Conducted by the U.S. Small Business Administration, in conjunction with the Service Corps of Retired Executives (SCORE), this program is designed to provide information to people throughout Riverside and San Bernardino counties who plan to start a business or recently established a business.

Topics to be discussed by professionals will be: site location, acquiring capital, recordkeeping, increasing sales through advertising and promotion, and legal procedures. The \$15.00 fee includes coffee and materials. Pre-registration is required.

For additional information call the Santa Ana Small Business Administration Office at (714) 836-2494.

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## Meet John L. Marconi, President, and Rich Macaluso, Assistant to the President



"We're a local company, founded in Santa Ana sixteen years ago and represented now with seventeen branches in five Southern California counties. Some of the thirteen original staff members are still here, doing business with the same clients over the years," says John Marconi, president and founder of the company. "That says something. We haven't lost touch with what's important in this business, personal service, developing good working relationships with our clients, and most importantly, closing transactions quickly and efficiently."



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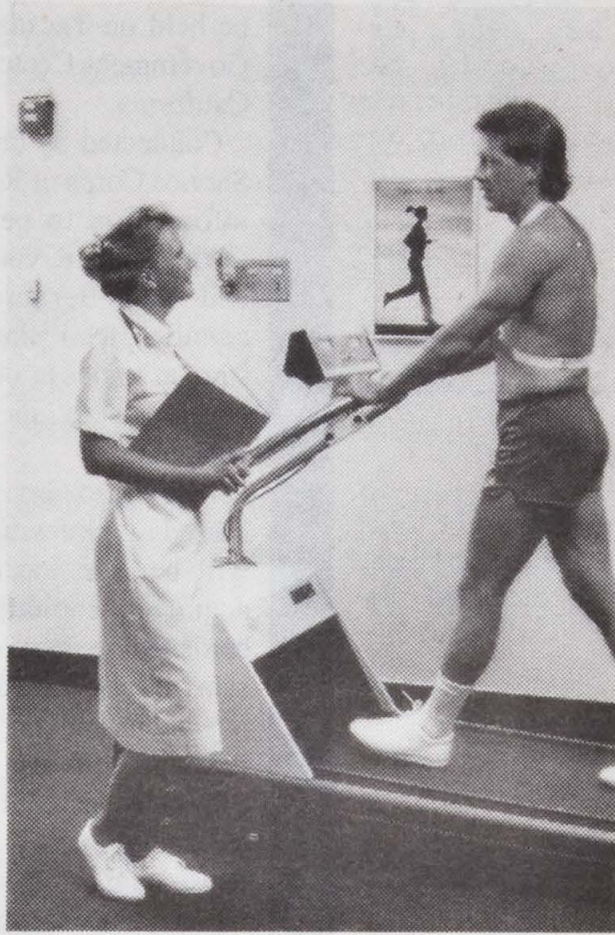
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## And Lower Costs.

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- Reduce your health care costs and insurance premiums.
- Improve worker productivity.
- Return workers to their jobs more quickly after work-related injuries.
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HealthLink meets your emergency and general industrial medicine needs requiring immediate attention. But we also offer many rehabilitation and health promotion programs as well as easy-to-implement cost containment measures.

### Occupational Medicine.

Our Occupational Medicine services include:

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- Annual management/executive health maintenance programs.
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- D.O.T. driving examinations.
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- Work hardening.
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Prevention is less costly than treatment.

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- Eating disorders.
- Smoking cessation.
- Substance abuse abatement.
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- Back care management.
- Women's health issues.
- Cholesterol control.
- High blood pressure control.
- Diabetes screening.
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